Top 300 U.S. Commercial Banks in Deposits

In Order of Deposits December 31, 1985, Compared with December 31, 1984, and December 31, 1983
Compiled Annually Since 1921 by the American Banker in Cooperation with Polk's Bank Directory

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Rank 12/31/85		Deposits 12/31/85	Deposits 12/31/84	Rank 1984	Gain	Deposits 12/31/83	Rank 1983	Equity Capital 12/31/85	Equity Capital 12/31/84
101	Shawmut Bank of Boston NA	2,661,092,000	2,333,317,000	101		2,100,967,000	100	233,103,000	163,913,000
102	United States Trust Co., New York	2,610,250,000	1,739,236,000	144	+ 42	1,744,850,000	123	136,199,000	120,721,000
103	Sun Bank NA, Orlando, Fla.	2,568,866,000	2,183,899,000	112	+9	1,687,033,000	126	181,688,000	134,881,000
104	Mercantile Trust Co. NA, St. Louis, Mo.	2,568,116,000	2,620,595,000	91		2,382,548,000	84	250,301,000	231,563,000
105	Bank Leumi Trust Co., New York	2,557,104,733	2,452,741,410	97		2,696,421,193	74	116,745,829	105,667,000
106	Lloyds Bank California, Los Angeles	2,535,243,000	2,355,561,000	100		2,277,291,467	90	182,216,000	169,182,879
107	Bank of California NA, San Francisco	2,509,226,000	2,387,259,000	99		2,623,772,000	77	212,584,000	207,256,000
108	Suburban Bank, Bethesda, Md.	2,503,923,000	2,109,866,000	115	+7	2,034,020,000	106	198,081,000	177,863,000
109	First National Bank, Louisville, Ky.	2,498,199,000	2,488,941,000	94		2,326,689,000	89	217,221,000	198,150,000
110	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	2,462,743,000	2,251,352,000	107		1,868,532,000	111	198,028,000	199,107,000
111	Midlantic National Bank, Newark, N.J.	2,455,918,000	2,441,843,000	98		2,225,673,000	93	196,558,000	173,555,000
112	Continental Bank, Norristown, Pa.	2,444,072,000	2,260,023,000	106		2,082,090,000	101	182,027,000	162,951,000
113	Norstar Bank of Upstate NY, Albany	2,439,928,000	1,296,121,000	189	+ 76	973,235,000	213	209,069,000	127,510,000
114	Fuji Bank & Trust Co., New York	2,427,997,000	2,022,799,000	120	+6	1,761,104,839	121	142,337,000	127,575,000
115	Industrial Bank of Japan Trust Co., New York	2,398,026,000	1,890,451,000	127	+ 12	1,464,353,000	150	155,076,000	145,051,000
116	First-Citizens Bank & Trust Co., Raleigh, N.C.	2,382,529,000	1,861,955,659	129	+ 13	1,660,286,988	128	156,727,000	141,955,223
117	United Jersey Bank, Hackensack, N.J.	2,369,318,000	2,063,762,000	119	+2	1,930,461,000	109	145,121,000	131,183,000
118	First Interstate Bank of Nevada NA, Reno	2,314,965,124	2,163,122,000	113	-	2,077,582,768	102	227,780,878	216,753,000
119	Branch Banking & Trust Co., Wilson, N.C.	2,312,619,000	2,103,098,000	117		1,482,003,000	146	192,379,000	155,267,000
120	Idaho First National Bank, Boise	2,250,092,000	2,107,495,000	116		1,846,411,000	115	190,223,000	168,248,000
121	Central Bank of the South, Birmingham, Ala.	2,243,380,000	1,983,093,000	123	+2	1,842,702,000	117	195,768,000	177,918,000
122	Citizens & Southern National Bank, Charleston, S.C.	2,234,234,855	1,878,833,000	128	+6	1,674,454,771	127	142,218,590	123,785,000
123	Boatmen's National Bank, St. Louis, Mo.	2,199,866,000	847,446,000	274	+151	888,201,000	230	181,238,000	66,402,000
124	Texas American Bank/Fort Worth NA	2,198,540,000	2,072,458,000	118		1,708,256,000	124	156,565,000	145,957,000
125	First Security Bank of Utah NA, Ogden	2,181,378,000	2,137,121,000	114		2,066,028,000	103	170,992,000	159,125,000
126	Hamilton Bank, Lancaster, Pa.	2,155,228,000	1,988,765,000	122		1,810,772,000	119	165,755,000	155,218,000
127	Zions First National Bank, Salt Lake City, Utah	2,141,634,000	1,682,723,000	147	+ 20	1,564,730,000	139	137,498,000	120,399,000
128	Society National Bank, Cleveland	2,139,512,000	2,002,616,000	121		1,810,679,000	120	162,528,000	152,866,000
129	Dominion Bank NA, Roanoke, Va.	2,126,129,000	1,756,469,000	141	+ 12	1,409,270,000	155	164,293,000	132,501,000
130	Third National Bank, Nashville, Tenn.	2,090,027,000	1,777,791,000	137	+7	1,453,095,000	151	168,615,000	148,631,000
131	United Bank of Denver NA	2,081,943,000	1,854,141,000	130		1,815,280,018	118	152,112,000	136,001,000
132	Bank One Columbus NA, Ohio	2,072,523,519	1,921,971,169	126		1,232,853,525	172	159,443,581	133,501,492
133	Deposit Guaranty National Bank, Jackson, Miss.	2,071,701,000	1,942,220,000	124		1,641,553,000	131	161,153,000	146,044,000
134	First American Bank of Virginia, McLean	2,062,640,000	1,749,330,000	142	+8	1,559,112,000	141	139,067,000	123,550,000
135	Citibank (South Dakota) NA, Sioux Falls	2,054,864,000	2,757,946,000	87		2,191,285,000	96	735,766,000	580,563,000
136	Midlantic National Bank/North, West Paterson, N.J.	2,053,616,441	1,853,806,000	131		1,091,855,000	193	144,119,818	127,817,000
137	BayBank Middlesex, Burlington, Mass.	2,053,140,668	1,774,125,466	138	+1	1,557,789,585	142	123,511,503	95,662,760
138	Manufacturers & Traders Trust Co., Buffalo, N.Y.	2,049,704,000	1,833,772,000	134		1,573,018,000	137	138,441,000	129,524,541
139	Old Kent Bank & Trust Co., Grand Rapids, Mich.	2,043,801,000	1,923,828,000	125		1,633,773,000	133	136,944,000	127,054,000
140	First Alabama Bank, Montgomery	2,040,163,000	561,499,000	372	+232	461,353,000	413	220,275,000	54,798,000
141	Peoples National Bank, Seattle	1,995,695,000	1,787,825,624	136		1,745,364,000	122	125,515,000	115,449,682
142	City National Bank, Beverly Hills	1,990,789,000	1,804,839,000	135		1,617,527,000	135	146,250,116	129,635,026
143	Centerre Bank NA, St. Louis, Mo.	1,924,875,000	2,241,122,000	109		2,212,958,000	95	184,026,000	177,164,000
144	Banco de Ponce, Ponce, P.R.	1,906,187,154	1,653,753,635	151	+7	1,403,426,593	157	118,986,666	92,181,196
145	Union Trust Co., Stamford, Conn.	1,898,787,000	1,621,973,000	153	+8	1,408,908,000	156	134,210,000	117,069,000
146	Hibernia National Bank, New Orleans, La.	1,894,855,000	1,373,112,000	179	+ 33	1,232,536,000	173	119,190,000	100,004,000
147	Equibank, Pittsburgh	1,881,744,000	2,281,147,000	104		2,689,247,000	75	120,825,000	72,382,000
148	RepublicBank Houston NA	1,881,143,000	1,731,302,000	145		1,527,497,000	143	123,313,000	118,830,000
149	Industrial Valley Bank & Trust Co., Philadelphia	1,877,047,000	1,643,136,192	152	+3	1,559,509,000	140	101,704,000	119,411,517
150	Rhode Island Hospital Trust National Bank, Providence	1,875,218,000	1,763,561,000	139		1,445,340,000	152	130,176,000	110,800,000
151	Liberty National Bank & Trust Co., Oklahoma City	1,856,871,000	1,842,028,000	133		1,634,776,000	132	121,039,000	90,770,000
152	Heritage Bank NA, Jamesburg, N.J.	1,849,280,000	1,759,301,000	140		1,571,860,000	138	135,555,000	130,579,000
153	First American National Bank, Nashville, Tenn.	1,842,890,000	1,575,541,000	158	+5	1,350,785,000	159	131,568,000	121,524,000
154	United Bank of Arizona, Phoenix	1,828,670,000	1,432,263,000	168	+ 14	1,105,725,000	189	102,662,000	79,526,000
155	Union Trust Co., Baltimore	1,824,389,000	1,406,865,000	172	+ 17	1,211,314,000	176	126,704,000	108,491,000
156	Merchants National Bank & Trust Co., Indianapolis	1,818,204,000	1,598,136,000	155		1,439,623,000	153	142,982,000	124,872,000
157	Wilmington Trust Co., Del.	1,805,641,000	1,594,173,000	156		1,283,378,000	169	144,157,000	123,291,000
158	Trustmark National Bank, Jackson, Miss.	1,803,204,457	1,504,179,210	161	+3	1,376,448,000	158	135,353,576	120,544,319
159	Central Trust Co. NA, Cincinnati	1,798,971,000	1,395,028,000	175	+ 16	1,223,148,000	175	149,710,000	116,513,000
160	New Jersey National Bank, Pennington	1,792,262,000	1,538,233,000	160		1,171,368,000	182	125,884,000	94,180,000
161	Mitsui Manufacturers Bank, Los Angeles	1,738,541,000	1,564,221,000	159		1,472,502,000	148	117,119,000	113,994,000
162	Bank South NA, Atlanta	1,737,936,000	1,494,319,000	163	+1	1,027,722,000	203	129,210,000	113,409,000
163	Union National Bank, Pittsburgh	1,729,000,000	1,606,324,000	154		1,510,844,000	144	121,477,000	112,363,756
164	National Community Bank, Rutherford, N.J.	1,707,471,046	1,403,969,938	173	+9	1,210,760,620	177	118,978,017	103,466,025
165	Bankers Trust of South Carolina, Columbia	1,702,384,000	1,464,820,000	166	+1	1,256,581,613	171	141,154,000	129,358,000
166	First Interstate Bank of Denver NA	1,684,634,718	1,655,474,576	149		1,853,786,000	114	141,295,311	135,025,839
167	SouthTrust Bank of Alabama NA, Birmingham	1,683,028,000	1,353,789,000	183	+ 16	1,039,977,579	201	137,009,000	103,178,564
168	Whitney National Bank, New Orleans, La.	1,680,552,000	1,724,486,000	146		1,651,236,411	130	215,519,000	198,413,000
169	Barclays Bank of New York NA	1,672,177,000	1,497,218,000	162		1,288,124,000	167	101,585,000	80,630,000
170	Toledo Trust Co., Ohio	1,667,451,000	1,298,507,107	187	+ 17	969,917,296	214	140,347,000	114,848,083
171	First National Bank of Commerce, New Orleans, La.	1,629,221,000	1,464,613,000	167		1,465,777,000	149	142,016,000	137,304,000
172	J. Henry Schroder Bank & Trust Co., New York	1,622,787,000	1,580,981,000	157		1,655,596,000	129	128,482,000	118,109,000
173	Commerce Union Bank, Nashville, Tenn.	1,598,988,000	1,374,802,000	178	+5	1,163,309,359	183	103,425,000	93,749,000
174	Key Bank NA, Albany, N.Y.	1,589,826,000	1,369,268,475	180	+6	1,097,472,753	192	116,595,000	108,407,278
175	Fifth Third Bank, Cincinnati	1,564,580,000	1,297,747,000	188	+ 13	1,046,786,000	199	151,534,000	140,833,000
176	Frost National Bank, San Antonio, Tex.	1,557,626,000	1,482,077,000	165		1,296,767,322	165	94,632,000	85,829,000
177	Northeastern Bank of Pennsylvania, Wilkes-Barre	1,547,435,000	1,386,022,000	176		1,091,168,127	194	100,765,000	90,613,000
178	Bank of Baltimore (a)	1,545,857,000	1,304,086,000	186	+8	1,185,530,000	....	188,138,000	171,026,000
179	Citytrust, Bridgeport, Conn.	1,545,546,000	1,255,539,000	193	+ 14	998,534,000	205	93,684,000	79,789,000
180	Imperial Bank, Los Angeles	1,534,091,757	1,257,180,000	191	+ 11	1,160,817,000	184	82,037,418	63,891,000
181	First Jersey National Bank, Jersey City, N.J.	1,528,750,000	1,226,475,000	197	+ 16	967,141,000	218	97,410,000	88,867,000
182	M & I Marshall & Ilsley Bank, Milwaukee, Wis.	1,528,032,000	1,134,426,000	209	+ 27	845,575,000	242	129,998,000	91,724,000
183	First National Bank, Akron, Ohio	1,526,600,000	1,148,072,000	206	+ 23	975,169,000	211	151,475,000	139,522,000
184	Michigan National Bank, Detroit	1,513,425,000	1,420,644,000	170		1,476,886,000	147	105,600,000	102,762,000
185	Michigan National Bank, Lansing	1,506,774,000	1,382,470,000	177		1,494,240,000	145	86,555,000	68,394,000
186	First National Bank, Cincinnati	1,506,570,000	1,256,031,000	192	+6	1,116,625,000	188	166,960,000	145,467,000
187	Central National Bank, Cleveland	1,498,337,936	1,743,052,000	143		1,705,517,000	125	148,923,941	130,225,000
188	Colonial Bank, Waterbury, Conn.	1,487,219,000	1,284,707,000	190	+2	1,173,589,000	181	87,992,000	84,824,000
189	First Fidelity Bank NA, Burlington Twp., N.J.	1,483,543,000	1,076,489,000	214	+ 25	873,001,000	233	108,230,000	64,146,000
190	First Security Bank of Idaho NA, Boise, Idaho	1,483,061,000	1,482,550,000	164		1,341,090,000	160	104,278,000	92,331,716
191	Dauphin Deposit Bank & Trust Co., Harrisburg, Pa.	1,458,537,000	1,342,421,000	184		1,257,521,166	170	118,551,000	108,603,000
192	Barnett Bank of Palm Beach Cty., West Palm Beach, Fla.	1,434,335,000	932,295,000	251	+ 59	725,188,358	283	71,690,000	51,408,000
193	Bank of Oklahoma Tulsa NA	1,419,368,000	1,431,879,000	169		1,294,789,000	166	98,254,000	94,472,000
194	Long Island Trust Co. NA, Garden City, N.Y.	1,413,511,000	1,395,661,000	174		1,188,434,000	179	95,121,000	87,534,000
195	Manufacturers Hanover Bank (Delaware), Wilmington	1,406,772,000	1,138,825,000	207	+ 12	668,995,000	307	202,929,000	180,813,674
196	Norstar Bank, Rochester, N.Y.	1,388,608,000	1,208,919,000	198	+2	723,521,000	286	109,884,489	90,267,000
197	Liberty National Bank & Trust Co., Louisville, Ky.	1,369,373,000	1,242,445,000	195		1,084,706,000	196	112,162,000	99,942,000
198	Citizens First National Bank, Ridgewood, N.J.	1,362,691,000	1,158,897,000	202	+4	983,878,000	208	88,705,000	66,504,000
199	First National Bank & Trust Co., Oklahoma City	1,344,454,000	1,681,856,186	148		1,860,322,888	112	106,617,000	131,977,982
200	Golden State Sanwa Bank, San Francisco	1,337,830,015	1,230,112,000	196		1,128,462,000	186	89,984,001	85,495,000

The 1985 deposits may not be comparable to 1984 and 1983 deposits because some banks reported Federal regulatory deposits one year and deposits from public statements — based on general accounting principals — in the other year. In addition, some banks had sizable mergers or acquisitions. With respect to mergers, American Banker follows the bank of charter in determining the surviving bank.

Equity capital is the sum of perpetual preferred stock, common stock, surplus, and undivided profits and capital reserves. In addition, for large banks, equity capital includes the cumulative foreign currency translation adjustments.
(a)—Formerly Savings Bank of Baltimore. The bank converted from a savings bank to a commercial bank on 11/1/84. **(R)**—Revised since publication on 3/15/85. (r)—Rank is based on revised deposit data received after publication on 3/15/85.

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201	InterFirst Bank Austin NA, Tex.	1,337,015,000	1,357,044,000	181		1,100,938,000	190	102,673,000	85,738,000
202	Boatmen's First National Bank, Kansas City, Mo.	1,336,270,000	933,567,000	250	+ 48	918,424,000	226	124,275,000	86,866,000
203	Norwest Bank South Dakota NA, Sioux Falls	1,331,892,000	1,355,572,000	182		606,192,000	326	81,024,000	77,206,000
204	National State Bank, Elizabeth, N.J.	1,328,101,000	1,154,492,000	205	+1	1,131,293,000	185	81,706,000	74,002,000
205	Southern National Bank, Lumberton, N.C.	1,325,395,000	1,178,373,522	199		860,833,154	240	90,297,000	74,655,925
206	Union Planters National Bank, Memphis, Tenn.	1,323,400,000	1,419,279,000	171		1,314,593,000	162	129,606,000	79,958,000
207	First Virginia Bank, Falls Church	1,317,834,000	1,127,852,000	211	+4	960,554,000	222	95,953,000	81,695,000
208	Sun Bank/Miami NA	1,316,310,000	778,390,000	296	+ 88	779,748,000	269	87,885,000	67,049,000
209	Old National Bank, Spokane, Wash.	1,308,916,000	1,325,503,000	185		1,198,126,000	178	90,583,000	89,248,000
210	United Carolina Bank, Whiteville, N.C.	1,303,589,000	1,169,548,000	200		968,758,000	216	97,563,000	87,711,000
211	United Missouri Bank of Kansas City NA	1,295,629,000	1,033,932,000	225	+ 14	969,017,000	215	122,914,892	112,303,000
212	Chase Manhattan Bank (USA) NA, Wilmington, Del.	1,293,662,000	709,027,173	319	+107	471,002,783	405	191,273,000	136,326,290
213	Horizon Bank NA, Morristown, N.J.	1,290,287,000	1,160,748,252	201		782,188,000	268	91,963,000	85,943,171
214	Puget Sound National Bank, Tacoma, Wash.	1,277,867,000	1,123,286,131	212		1,036,110,410	202	89,564,000	77,474,327
215	Sunwest Bank of Albuquerque NA, N.M.	1,267,294,711	1,138,387,029	208		1,079,890,311	198	102,354,628	90,934,949
216	Bank One Dayton NA, Ohio	1,262,983,000	1,077,502,000	213		989,857,000	206	95,927,000	87,070,000
217	Barnett Bank of Central Florida NA, Winter Park	1,248,831,000	1,071,801,000	216		792,874,000	257	71,342,000	55,736,000
218	First Fidelity Bank NA/North Jersey, Totowa, N.J.	1,243,741,000	1,156,571,000	204		1,087,598,000	195	85,895,000	79,364,000
219	InterFirst Bank Fort Worth NA, Tex.	1,227,407,850	1,074,880,000	215		1,083,109,000	197	91,056,083	80,580,000
220	Morgan Bank (Delaware), Wilmington	1,203,724,000	1,245,258,000	194		1,223,631,000	174	259,102,000	241,284,000
221	National Bank of Washington, D.C.	1,189,550,000	1,048,171,000	221		967,443,000	217	86,951,000	70,241,000
222	Merchants Bank NA, Allentown, Pa.	1,169,383,000	836,623,000	278	+ 56	690,183,692	300	99,713,000	61,500,000
223	Central Bank, San Francisco	1,157,967,000	1,061,929,000	217		976,530,000	210	79,423,000	55,671,000
224	Norwest Bank Nebraska NA, Omaha	1,145,307,000	520,545,000	401	+177	452,575,000	421	81,152,000	35,325,000
225	National Bank of Georgia, Atlanta	1,136,029,000	995,370,000	234	+9	802,814,000	255	85,556,000	74,498,000
226	Chemical Bank (Delaware), Wilmington	1,131,878,000	1,156,965,000	203		1,178,409,912	180	162,434,000	136,676,000
227	First National Bank & Trust Co., Tulsa, Okla.	1,130,998,000	1,024,357,000	227		1,042,695,000	200	72,055,000	66,923,000
228	Mitsubishi Bank of California, Los Angeles	1,125,820,000	833,251,914	281	+ 53	667,607,000	309	71,697,000	45,063,607
229	Exchange National Bank, Chicago	1,120,200,000	1,055,219,000	218		927,033,805	225	88,796,000	74,647,000
230	Bank of New England-West NA, Springfield, Mass.	1,119,641,000	742,344,000	306	+ 76	617,179,574	325	65,300,000	60,336,311
231	First Eastern Bank NA, Wilkes-Barre, Pa.	1,115,353,000	1,012,300,000	231		843,852,000	245	96,272,000	75,706,000
232	Marine Bank NA, Milwaukee, Wis.	1,114,981,000	1,130,183,000	210		959,959,000	223	90,643,000	74,498,000
233	Bank of Delaware, Wilmington	1,114,860,000	980,384,000	238	+5	899,366,000	228	83,466,000	72,541,000
234	Commerce Bank of St. Louis County NA, Clayton, Mo.	1,114,445,000	102,917,188	2016	+1782	93,460,457	2107	86,784,000	5,855,575
235	First National Bank, Toms River, N.J.	1,112,231,000	967,123,000	243	+8	650,503,417	313	71,361,000	64,534,000
236	Colorado National Bank, Denver	1,106,330,000	1,050,479,000	219		963,954,000	221	81,050,000	85,879,000
237	Louisiana National Bank, Baton Rouge	1,089,261,000	1,009,818,000	232		863,012,387	238	91,379,000	84,535,000
238	Fourth National Bank & Trust Co., Wichita, Kan.	1,089,172,000	1,023,669,000	228		829,982,000	247	92,471,000	80,619,999
239	Bank One of Eastern Ohio NA, Youngstown, Ohio	1,088,068,000	1,009,434,000	233		590,888,000	335	94,612,000	86,706,000
240	Pan American Bank NA, Miami	1,084,071,000	884,877,000	263	+ 23	705,647,100	292	92,987,000	65,946,000
241	Commonwealth National Bank, Harrisburg, Pa.	1,083,177,000	1,044,482,000	223		998,974,000	204	93,766,000	67,852,000
242	Key Bank of Central New York, Syracuse	1,082,293,000	935,532,000	249	+7	677,235,827	306	74,823,000	59,395,000
243	Bank of the West, San Francisco	1,076,761,000	1,049,857,200	220		974,613,000	212	85,536,000	97,667,100
244	First American Bank NA, Washington, D.C.	1,074,773,000	892,886,000	260	+ 16	709,833,142	291	70,345,000	63,988,000
245	InterFirst Bank Houston NA	1,070,290,000	1,015,940,000	230		1,100,666,000	191	58,181,000	44,246,000
246	Norstar Bank of Long Island, Hempstead, N.Y.	1,068,288,000	910,097,733	256	+ 10	701,003,134	295	73,662,000	66,183,763
247	LaSalle National Bank, Chicago	1,055,247,000	995,340,000	235		912,629,000	227	89,590,000	83,213,000
248	Barclays Bank of California, San Francisco	1,051,872,000	774,118,000	297	+ 49	761,169,000	274	65,816,000	63,036,000
249	Commerce Bank of Kansas City NA, Mo.	1,051,565,000	1,037,509,000	224		786,905,000	263	95,061,000	87,790,000
250	Barnett Bank of Jacksonville NA, Fla.	1,048,655,000	931,186,000	252	+2	696,933,000	298	62,263,000	54,205,000
251	Trust Company of New Jersey, Jersey City	1,043,897,000	919,502,000	254	+3	804,246,000	254	56,658,000	49,012,000
252	Valley National Bank, Passaic, N.J.	1,040,386,000	971,851,628	241		786,620,951	264	76,287,000	64,071,826
253	First National Bank, Allentown, Pa.	1,038,874,000	1,046,832,000	222		988,799,000	207	70,711,000	71,844,000
254	Citizens Bank & Trust Co., Riverdale, Md.	1,032,436,616	925,833,482	253		768,583,287	270	111,631,981	96,654,746
255	Norwest Bank Des Moines NA, Iowa	1,031,529,000	1,025,230,000	226		844,328,000	244	68,761,000	67,736,000
256	Bank One Cleveland NA	1,030,029,347	971,789,000	242		889,802,000	229	91,713,740	78,060,000
257	Banco de Santander-Puerto Rico, Hato Rey,	1,028,387,146	948,514,161	246		847,820,673	241	77,090,159	69,375,288
258	Marquette Bank Minneapolis NA	1,027,646,000	983,234,000	237		964,722,000	220	81,667,000	77,554,000
259	National Bank of Commerce, San Antonio, Tex.	1,021,395,275	991,769,735	236		888,125,000	231	70,549,160	63,326,106
260	Commercial National Bank, Shreveport, La.	1,013,897,018	976,496,874	239		864,065,000	237	88,133,539	84,676,104
261	Amalgamated Bank, New York	1,013,734,746	948,357,038	247		699,443,000	297	73,408,766	60,399,678
262	Hibernia Bank, San Francisco	1,006,392,000	781,883,229	294	+ 32	807,805,000	251	101,352,000	90,994,031
263	Banco Central Corp., Hato Rey, P.R.	1,004,493,796	730,474,056	309	+ 46	809,945,350	250	105,639,480	86,599,045
264	Central Bank of Denver	999,854,000	976,206,000	240		832,120,000	246	76,523,000	68,625,000
265	Central Carolina Bank & Trust Co. NA, Durham, N.C.	998,129,000	849,582,000	273	+8	739,525,000	277	76,155,000	66,734,000
266	San Diego Trust & Savings Bank, Calif.	990,261,000	874,763,000	268	+2	844,769,000	243	56,024,000	49,350,000
267	Third National Bank & Trust Co., Dayton, Ohio	985,201,471	889,981,776	262		785,370,000	266	61,681,440	62,858,617
268	First Bank of South Dakota NA, Sioux Falls	980,996,000	1,016,025,000	229		966,456,000	219	67,095,000	71,023,000
269	Society Bank of Eastern Ohio NA, Canton	979,809,869	899,847,000	257		76,252,236	2658	79,130,419	72,507,000
270	Valley Bank of Nevada, Las Vegas	974,198,000	957,990,353	245		867,714,593	235	75,618,000	70,217,185
271	First Seneca Bank, Butler, Pa.	973,502,000	815,195,000	285	+ 14	742,741,000	276	65,704,000	50,787,000
272	Texas Commerce Bank-Austin NA	966,180,884	943,829,972	248		791,673,447	258	80,799,670	72,832,571
273	Princeton Bank, N.J.	961,583,000	873,828,000	269		321,302,000	556	92,832,000	85,019,000
274	Jefferson National Bank, Charlottesville, Va.	959,725,000	228,141,182	845	+571	48,503,433	4441	89,595,000	21,355,612
275	First American Bank & Trust, North Palm Beach, Fla.	956,987,000	790,408,000	292	+ 17	544,431,000	360	65,023,000	54,813,000
276	Arlington Trust Co., Lawrence, Mass.	954,422,381	850,167,000	272		723,275,000	287	60,915,451	48,966,000
277	Sun Bank/South Florida NA, Fort Lauderdale	952,349,000	862,506,000	270		726,048,000	282	70,153,000	68,861,000
278	Shawmut Worcester County Bank NA, Worcester, Mass.	951,633,054	824,125,000	282	+4	701,394,000	294	63,110,000	56,763,000
279	Citizens Commercial & Savings Bank, Flint, Mich.	947,174,000	965,918,932	244		979,104,000	209	92,488,000	87,478,440
280	BayBank Norfolk County Trust Co., Dedham, Mass.	945,223,646	852,699,000	271		730,622,000	279	69,227,925	62,215,000
281	Central Penn National Bank, Philadelphia	942,059,000	881,107,000	265		768,303,000	271	75,925,000	73,163,000
282	Southern Bank & Trust Co., Greenville, S.C.	940,663,000	891,556,000	261		766,389,000	273	62,846,000	58,464,000
283	Omaha National Bank, Neb.	938,110,000	875,387,000	267		641,460,000	316	68,874,000	69,358,000
284	Security Bank & Trust Co., Southgate, Mich.	936,405,000	839,072,000	277		798,249,000	256	66,311,000	62,390,000
285	National Bank of Commerce, Memphis, Tenn.	934,261,000	883,189,000	264		791,530,000	259	75,853,000	68,921,000
286	Westamerica Bank NA, San Rafael, Calif.	924,839,000	834,411,940	279		815,114,000	249	54,123,000	46,417,111
287	Casco Northern Bank NA, Portland, Me.	924,672,438	752,348,474	301	+ 14	636,577,665	318	57,395,352	49,738,004
288	Norstar Bank NA, Buffalo, N.Y.	914,952,649	795,847,000	290	+2	727,359,242	281	72,745,793	66,460,010
289	First National Bank, Shreveport, La.	907,083,000	910,646,000	255		828,054,000	248	92,135,000	86,447,000
290	Daiwa Bank Trust Co., New York	902,954,000	833,426,000	280		789,332,000	262	73,730,000	44,465,000
291	Gallatin National Bank, Uniontown, Pa.	902,352,522	712,370,000	317	+ 26	647,772,000	314	70,200,373	57,694,000
292	Summit Bank, Fort Wayne, Ind.	897,227,653	757,441,025	300	+8	681,639,000	303	58,294,015	49,837,026
293	Provident Bank, Cincinnati	894,635,000	751,501,000	302	+9	718,344,000	289	64,003,000	71,587,000
294	Laredo National Bank, Laredo, Tex.	891,460,000	817,594,000	284		744,400,130	275	63,300,000	53,867,000
295	National Bank of Alaska, Anchorage	891,309,000	839,162,000	276		806,830,000	252	137,525,000	121,653,000
296	First of America Bank-Detroit NA	889,495,000	820,791,000	283		880,306,000	232	57,920,000	50,357,000
297	United Penn Bank, Wilkes-Barre, Pa.	885,770,000	670,515,000	334	+37	667,901,000	308	66,735,000	44,426,000
298	Mercantile-Safe Deposit & Trust Co., Baltimore	874,553,416	742,796,000	305	+7	704,945,722	293	101,233,344	90,909,000
299	UBAF Arab American Bank, New York	872,502,941	894,737,000	259		1,119,553,000	187	106,978,550	104,294,000
300	Oregon Bank, Portland	871,380,000	878,886,000	266		872,825,000	234	58,729,000	62,042,000

The 1985 deposits may not be comparable to 1984 and 1983 deposits because some banks reported Federal regulatory deposits one year and deposits from public statements — based on general accounting principals — in the other year. In addition, some banks had sizable mergers or acquisitions. With respect to mergers, American Banker follows the bank of charter in determining the surviving bank.

Equity capital is the sum of perpetual preferred stock, common stock, surplus, and undivided profits and capital reserves. In addition, for large banks, equity capital includes the cumulative foreign currency translation adjustments.
(a)—Formerly Savings Bank of Baltimore. The bank converted from a savings bank to a commercial bank on 11/1/84. **(R)**—Revised since publication on 3/15/85. (r)—Rank is based on revised deposit data received after publication on 3/15/85.

Top 300 Commercial Banks in the United States

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Compiled by American Banker Copyright 1986

Rank 12/31/85		Total Deposits 12/31/85
	ALABAMA	
69	AmSouth Bank NA, Birmingham	3,724,664,000
121	Central Bank of the South, Birmingham	2,243,380,000
140	First Alabama Bank, Montgomery	2,040,163,000
167	SouthTrust Bank of Alabama NA, Birmingham	1,683,028,000
	ALASKA	
295	National Bank of Alaska, Anchorage	891,309,000
	ARIZONA	
24	Valley National Bank, Phoenix	8,156,938,000
47	First Interstate Bank of Arizona NA, Phoenix	5,135,923,000
79	Arizona Bank, Phoenix	3,304,909,000
154	United Bank of Arizona, Phoenix	1,828,670,000
	CALIFORNIA	
2	Bank of America NT&SA, San Francisco	88,170,000,000
7	Security Pacific National Bank, Los Angeles	32,884,306,000
10	Wells Fargo Bank NA, San Francisco	19,688,259,000
13	First Interstate Bank of California, Los Angeles	16,501,344,000
14	Crocker National Bank, San Francisco	15,130,243,000
31	Union Bank, Los Angeles	7,012,415,000
57	California First Bank, San Francisco	4,698,329,000
99	Sumitomo Bank of California, San Francisco	2,669,614,298
106	Lloyds Bank California, Los Angeles	2,535,243,000
107	Bank of California NA, San Francisco	2,509,226,000
142	City National Bank, Beverly Hills	1,990,789,000
161	Mitsui Manufacturers Bank, Los Angeles	1,738,541,000
180	Imperial Bank, Los Angeles	1,534,091,757
200	Golden State Sanwa Bank, San Francisco	1,337,830,015
223	Central Bank, San Francisco	1,157,967,000
228	Mitsubishi Bank of California, Los Angeles	1,125,820,000
243	Bank of the West, San Francisco	1,076,761,000
248	Barclays Bank of California, San Francisco	1,051,872,000
262	Hibernia Bank, San Francisco	1,006,392,000
266	San Diego Trust & Savings Bank	990,261,000
286	Westamerica Bank NA, San Rafael	924,839,000
	COLORADO	
131	United Bank of Denver NA	2,081,943,000
166	First Interstate Bank of Denver NA	1,684,634,718
236	Colorado National Bank, Denver	1,106,330,000
264	Central Bank of Denver	999,854,000
	CONNECTICUT	
35	Connecticut Bank & Trust Co. NA, Hartford	6,090,426,000
41	Connecticut National Bank, Hartford	5,536,721,000
145	Union Trust Co., Stamford	1,898,787,000
179	Citytrust, Bridgeport	1,545,546,000
188	Colonial Bank, Waterbury	1,487,219,000
	DELAWARE	
157	Wilmington Trust Co.	1,805,641,000
195	Manufacturers Hanover Bank (Delaware), Wilmington	1,406,772,000
212	Chase Manhattan Bank (USA) NA, Wilmington	1,293,662,000
220	Morgan Bank (Delaware), Wilmington	1,203,724,000
226	Chemical Bank (Delaware), Wilmington	1,131,878,000
233	Bank of Delaware, Wilmington	1,114,860,000
	DISTRICT OF COLUMBIA	
61	Riggs National Bank, Washington, D.C.	4,391,330,000
83	American Security Bank NA, Washington, D.C.	3,179,998,000
221	National Bank of Washington, D.C.	1,189,550,000
244	First American Bank NA, Washington, D.C.	1,074,773,000
	FLORIDA	
22	Southeast Bank NA, Miami	8,268,358,000
51	Florida National Bank, Jacksonville	4,959,029,000
62	NCNB National Bank of Florida, Tampa	4,352,221,000
72	Barnett Bank of South Florida NA, Miami	3,566,367,000
80	First Florida Bank NA, Tampa	3,293,644,000
81	Atlantic National Bank of Florida, Jacksonville	3,286,900,000
103	Sun Bank NA, Orlando	2,568,866,000
192	Barnett Bank of Palm Beach Cty., West Palm Beach	1,434,335,000
208	Sun Bank/Miami NA, Miami	1,316,310,000
217	Barnett Bank of Central Florida NA, Winter Park	1,248,831,000
240	Pan American Bank NA, Miami	1,084,071,000
250	Barnett Bank of Jacksonville NA	1,048,655,000
275	First American Bank & Trust, North Palm Beach	956,987,000
277	Sun Bank/South Florida NA, Fort Lauderdale	952,349,000
	GEORGIA	
33	Citizens & Southern National Bank, Atlanta	6,422,473,000
50	First National Bank, Atlanta	5,005,013,000
87	Trust Company Bank, Atlanta	3,044,746,000
162	Bank South NA, Atlanta	1,737,936,000
225	National Bank of Georgia, Atlanta	1,136,029,000
	HAWAII	
68	Bank of Hawaii, Honolulu	3,839,512,000
100	First Hawaiian Bank, Honolulu	2,666,454,000
	IDAHO	
120	Idaho First National Bank, Boise	2,250,092,000
190	First Security Bank of Idaho NA, Boise	1,483,061,000

Rank 12/31/85		Total Deposits 12/31/85
	ILLINOIS	
9	First National Bank, Chicago	24,334,226,000
11	Continental Illinois National Bank & Trust Co., Chicago	18,481,291,000
43	Harris Trust & Savings Bank, Chicago	5,534,960,000
60	Northern Trust Co., Chicago	4,407,239,000
95	American National Bank & Trust Co., Chicago	2,827,747,000
229	Exchange National Bank, Chicago	1,120,200,000
247	LaSalle National Bank, Chicago	1,055,247,000
	INDIANA	
92	American Fletcher National Bank & Trust Co., Indianapolis	2,884,807,000
93	Indiana National Bank, Indianapolis	2,862,235,000
156	Merchants National Bank & Trust Co., Indianapolis	1,818,204,000
292	Summit Bank, Fort Wayne	897,227,653
	IOWA	
255	Norwest Bank Des Moines NA	1,031,529,000
	KANSAS	
238	Fourth National Bank & Trust Co., Wichita	1,089,172,000
	KENTUCKY	
109	First National Bank, Louisville	2,498,199,000
110	Citizens Fidelity Bank & Trust Co., Louisville	2,462,743,000
197	Liberty National Bank & Trust Co., Louisville	1,369,373,000
	LOUISIANA	
146	Hibernia National Bank, New Orleans	1,894,855,000
168	Whitney National Bank, New Orleans	1,680,552,000
171	First National Bank of Commerce, New Orleans	1,629,221,000
237	Louisiana National Bank, Baton Rouge	1,089,261,000
260	Commercial National Bank, Shreveport	1,013,897,018
289	First National Bank, Shreveport	907,083,000
	MAINE	
287	Casco Northern Bank NA, Portland	924,672,438
	MARYLAND	
52	Maryland National Bank, Baltimore	4,908,024,000
85	First National Bank of Maryland, Baltimore	3,113,665,000
97	Equitable Bank NA, Baltimore	2,778,688,000
108	Suburban Bank, Bethesda	2,503,923,000
155	Union Trust Co., Baltimore	1,824,389,000
178	Bank of Baltimore	1,545,857,000
254	Citizens Bank & Trust Co., Riverdale	1,032,436,616
298	Mercantile-Safe Deposit & Trust Co., Baltimore	874,553,416
	MASSACHUSETTS	
15	First National Bank, Boston	14,461,329,000
54	Bank of New England NA, Boston	4,773,447,000
59	State Street Bank & Trust Co., Boston	4,552,314,000
88	Boston Safe Deposit & Trust Co.	3,008,186,000
101	Shawmut Bank of Boston NA, Boston	2,661,092,000
137	BayBank Middlesex, Burlington	2,053,140,668
230	Bank of New England-West NA, Springfield	1,119,641,000
276	Arlington Trust Co., Lawrence	954,422,381
278	Shawmut Worcester County Bank NA, Worcester	951,633,054
280	BayBank Norfolk County Trust Co., Dedham	945,223,646
	MICHIGAN	
21	National Bank of Detroit	8,951,708,000
38	Comerica Bank-Detroit	5,787,590,000
56	Manufacturers National Bank, Detroit	4,754,163,000
139	Old Kent Bank & Trust Co., Grand Rapids	2,043,801,000
184	Michigan National Bank, Detroit	1,513,425,000
185	Michigan National Bank, Lansing	1,506,774,000
279	Citizens Commercial & Savings Bank, Flint	947,174,000
284	Security Bank & Trust Co., Southgate	936,405,000
296	First of America Bank-Detroit NA	889,495,000
	MINNESOTA	
44	First National Bank, Minneapolis	5,415,656,000
63	Norwest Bank Minneapolis NA	4,268,538,000
84	First National Bank, St. Paul	3,162,067,000
258	Marquette Bank Minneapolis NA	1,027,646,000
	MISSISSIPPI	
133	Deposit Guaranty National Bank, Jackson	2,071,701,000
158	Trustmark National Bank, Jackson	1,803,204,457
	MISSOURI	
104	Mercantile Trust Co. NA, St. Louis	2,568,116,000
123	Boatmen's National Bank, St. Louis	2,199,866,000
143	Centerre Bank NA, St. Louis	1,924,875,000
202	Boatmen's First National Bank, Kansas City	1,336,270,000
211	United Missouri Bank of Kansas City NA	1,295,629,000
234	Commerce Bank of St. Louis County NA, Clayton	1,114,445,000
249	Commerce Bank of Kansas City NA	1,051,565,000
	NEBRASKA	
224	Norwest Bank Nebraska NA, Omaha	1,145,307,000
283	Omaha National Bank	938,110,000
	NEVADA	
118	First Interstate Bank of Nevada NA, Reno	2,314,965,124
270	Valley Bank of Nevada, Las Vegas	974,198,000

Top 300 Commercial Banks in the United States
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Compiled by American Banker Copyright 1986

Rank 12/31/85		Total Deposits 12/31/85
	NEW JERSEY	
34	First Fidelity Bank NA, Newark	6,206,679,000
111	Midlantic National Bank, Newark	2,455,918,000
117	United Jersey Bank, Hackensack	2,369,318,000
136	Midlantic National Bank/North, West Paterson	2,053,616,441
152	Heritage Bank NA, Jamesburg	1,849,280,000
160	New Jersey National Bank, Pennington	1,792,262,000
164	National Community Bank, Rutherford	1,707,471,046
181	First Jersey National Bank, Jersey City	1,528,750,000
189	First Fidelity Bank NA, Burlington Twp.	1,483,543,000
198	Citizens First National Bank, Ridgewood	1,362,691,000
204	National State Bank, Elizabeth	1,328,101,000
213	Horizon Bank NA, Morristown	1,290,287,000
218	First Fidelity Bank NA/North Jersey, Totowa	1,243,741,000
235	First National Bank, Toms River	1,112,231,000
251	Trust Company of New Jersey, Jersey City	1,043,897,000
252	Valley National Bank, Passaic	1,040,386,000
273	Princeton Bank, Princeton	961,583,000
	NEW MEXICO	
215	Sunwest Bank of Albuquerque NA	1,267,294,711
	NEW YORK	
1	Citibank NA, New York	94,386,000,000
3	Chase Manhattan Bank NA, New York	58,774,855,000
4	Manufacturers Hanover Trust Co., New York	47,293,025,000
5	Morgan Guaranty Trust Co., New York	41,334,264,000
6	Chemical Bank, New York	35,961,297,000
8	Bankers Trust Co., New York	30,777,741,000
12	Marine Midland Bank NA, Buffalo	16,838,287,000
17	Bank of New York	12,330,888,000
18	Irving Trust Co., New York	11,592,260,000
19	Republic National Bank, New York	10,021,334,000
25	National Westminster Bank USA, New York	7,910,161,000
55	European American Bank, New York	4,759,432,000
58	Bank of Tokyo Trust Co., New York	4,560,761,000
73	Israel Discount Bank, New York	3,455,011,000
78	Chase Lincoln First Bank NA, Rochester	3,326,268,000
94	Citibank (New York State) NA, Buffalo	2,842,750,000
102	United States Trust Co., New York	2,610,250,000
105	Bank Leumi Trust Co., New York	2,557,104,733
113	Norstar Bank of Upstate NY, Albany	2,439,928,000
114	Fuji Bank & Trust Co., New York	2,427,997,000
115	Industrial Bank of Japan Trust Co., New York	2,398,026,000
138	Manufacturers & Traders Trust Co., Buffalo	2,049,704,000
169	Barclays Bank of New York NA	1,672,177,000
172	J. Henry Schroder Bank & Trust Co., New York	1,622,787,000
174	Key Bank NA, Albany	1,589,826,000
194	Long Island Trust Co. NA, Garden City	1,413,511,000
196	Norstar Bank, Rochester	1,388,608,000
242	Key Bank of Central New York, Syracuse	1,082,293,000
246	Norstar Bank of Long Island, Hempstead	1,068,288,000
261	Amalgamated Bank, New York	1,013,734,746
288	Norstar Bank NA, Buffalo	914,952,649
290	Daiwa Bank Trust Co., New York	902,954,000
299	UBAF Arab American Bank, New York	872,502,941
	NORTH CAROLINA	
23	NCNB National Bank of North Carolina, Charlotte	8,194,729,000
26	Wachovia Bank & Trust Co. NA, Winston-Salem	7,475,133,000
32	First Union National Bank, Charlotte	6,590,068,000
116	First-Citizens Bank & Trust Co., Raleigh	2,382,529,000
119	Branch Banking & Trust Co., Wilson	2,312,619,000
205	Southern National Bank, Lumberton	1,325,395,000
210	United Carolina Bank, Whiteville	1,303,589,000
265	Central Carolina Bank & Trust Co. NA, Durham	998,129,000
	OHIO	
48	AmeriTrust Co. NA, Cleveland	5,103,142,000
53	Huntington National Bank, Columbus	4,832,109,000
75	BancOhio National Bank, Columbus	3,403,932,000
82	National City Bank, Cleveland	3,231,406,000
128	Society National Bank, Cleveland	2,139,512,000
132	Bank One Columbus NA	2,072,523,519
159	Central Trust Co. NA, Cincinnati	1,798,971,000
170	Toledo Trust Co., Toledo	1,667,451,000
175	Fifth Third Bank, Cincinnati	1,564,580,000
183	First National Bank, Akron	1,526,600,000
186	First National Bank, Cincinnati	1,506,570,000
187	Central National Bank, Cleveland	1,498,337,936
216	Bank One Dayton NA	1,262,983,000
239	Bank One of Eastern Ohio NA, Youngstown	1,088,068,000
256	Bank One Cleveland NA	1,030,029,347
267	Third National Bank & Trust Co., Dayton	985,201,471
269	Society Bank of Eastern Ohio NA, Canton	979,809,869
293	Provident Bank, Cincinnati	894,635,000
	OKLAHOMA	
151	Liberty National Bank & Trust Co., Oklahoma City	1,856,871,000
193	Bank of Oklahoma Tulsa NA	1,419,368,000
199	First National Bank & Trust Co., Oklahoma City	1,344,454,000
227	First National Bank & Trust Co., Tulsa	1,130,998,000
	OREGON	
49	United States National Bank, Portland	5,053,408,000
64	First Interstate Bank of Oregon NA, Portland	4,125,686,000
300	Oregon Bank, Portland	871,380,000

Rank 12/31/85		Total Deposits 12/31/85
	PENNSYLVANIA	
16	Mellon Bank NA, Pittsburgh	13,778,109,000
36	Pittsburgh National Bank	5,893,977,000
39	Philadelphia National Bank	5,744,503,000
45	Fidelity Bank NA, Malvern	5,336,182,000
67	First Pennsylvania Bank NA, Philadelphia	3,869,890,000
70	Provident National Bank, Philadelphia	3,675,004,000
89	Mellon Bank (East) NA, Philadelphia	3,000,430,000
90	American Bank & Trust Co., Reading	2,922,490,000
112	Continental Bank, Norristown	2,444,072,000
126	Hamilton Bank, Lancaster	2,155,228,000
147	Equibank, Pittsburgh	1,881,744,000
149	Industrial Valley Bank & Trust Co., Philadelphia	1,877,047,000
163	Union National Bank, Pittsburgh	1,729,000,000
177	Northeastern Bank of Pennsylvania, Wilkes-Barre	1,547,435,000
191	Dauphin Deposit Bank & Trust Co., Harrisburg	1,458,537,000
222	Merchants Bank NA, Allentown	1,169,383,000
231	First Eastern Bank NA, Wilkes-Barre	1,115,353,000
241	Commonwealth National Bank, Harrisburg	1,083,177,000
253	First National Bank, Allentown	1,038,874,000
271	First Seneca Bank, Butler	973,502,000
281	Central Penn National Bank, Philadelphia	942,059,000
291	Gallatin National Bank, Uniontown	902,352,522
297	United Penn Bank, Wilkes-Barre	885,770,000
	PUERTO RICO	
77	Banco Popular de Puerto Rico, San Juan	3,365,265,114
144	Banco de Ponce	1,906,187,154
257	Banco de Santander-Puerto Rico, Hato Rey	1,028,387,146
263	Banco Central Corp., Hato Rey	1,004,493,796
	RHODE ISLAND	
65	Fleet National Bank, Providence	3,944,299,000
150	Rhode Island Hospital Trust National Bank, Providence	1,875,218,000
	SOUTH CAROLINA	
86	South Carolina National Bank, Columbia	3,050,211,000
122	Citizens & Southern National Bank, Charleston	2,234,234,855
165	Bankers Trust of South Carolina, Columbia	1,702,384,000
282	Southern Bank & Trust Co., Greenville	940,663,000
	SOUTH DAKOTA	
135	Citibank (South Dakota) NA, Sioux Falls	2,054,864,000
203	Norwest Bank South Dakota NA, Sioux Falls	1,331,892,000
268	First Bank of South Dakota NA, Sioux Falls	980,996,000
	TENNESSEE	
66	First Tennessee Bank NA, Memphis	3,874,100,000
130	Third National Bank, Nashville	2,090,027,000
153	First American National Bank, Nashville	1,842,890,000
173	Commerce Union Bank, Nashville	1,598,988,000
206	Union Planters National Bank, Memphis	1,323,400,000
285	National Bank of Commerce, Memphis	934,261,000
	TEXAS	
20	RepublicBank Dallas NA	9,668,148,000
29	Texas Commerce Bank NA, Houston	7,052,245,000
30	InterFirst Bank Dallas NA	7,034,425,000
40	MBank Dallas NA	5,736,819,000
42	First City National Bank, Houston	5,535,797,000
74	Allied Bank of Texas, Houston	3,441,145,000
76	MBank Houston NA	3,365,912,000
124	Texas American Bank/Fort Worth NA	2,198,540,000
148	RepublicBank Houston NA	1,881,143,000
176	Frost National Bank, San Antonio	1,557,626,000
201	InterFirst Bank Austin NA	1,337,015,000
219	InterFirst Bank Fort Worth NA	1,227,407,850
245	InterFirst Bank Houston NA	1,070,290,000
259	National Bank of Commerce, San Antonio	1,021,395,275
272	Texas Commerce Bank-Austin NA	966,180,884
294	Laredo National Bank	891,460,000
	UTAH	
125	First Security Bank of Utah NA, Ogden	2,181,378,000
127	Zions First National Bank, Salt Lake City	2,141,634,000
	VIRGINIA	
28	Sovran Bank NA, Richmond	7,234,439,000
46	United Virginia Bank, Richmond	5,313,361,000
71	Bank of Virginia, Richmond	3,643,291,000
98	Central Fidelity Bank NA, Richmond	2,713,241,000
129	Dominion Bank NA, Roanoke	2,126,129,000
134	First American Bank of Virginia, McLean	2,062,640,000
207	First Virginia Bank, Falls Church	1,317,834,000
274	Jefferson National Bank, Charlottesville	959,725,000
	WASHINGTON	
27	Seattle-First National Bank	7,328,773,000
37	Rainier National Bank, Seattle	5,822,460,000
96	First Interstate Bank of Washington NA, Seattle	2,797,640,000
141	Peoples National Bank, Seattle	1,995,695,000
209	Old National Bank, Spokane	1,308,916,000
214	Puget Sound National Bank, Tacoma	1,277,867,000
	WISCONSIN	
91	First Wisconsin National Bank, Milwaukee	2,887,542,000
182	M & I Marshall & Ilsley Bank, Milwaukee	1,528,032,000
232	Marine Bank NA, Milwaukee	1,114,981,000

Top 300 U.S. Commercial Banks in Assets

In Order of Assets December 31, 1985, Compared with December 31, 1984

Compiled by American Banker Copyright 1986

Rank 12/31/85		Assets 12/31/85	Assets 12/31/84	Rank 1984	Gain
1	Citibank NA, New York, N.Y.	138,625,000,000	120,054,000,000	1	
2	Bank of America NT&SA, San Francisco, Calif.	106,156,000,000	104,084,000,000	2	
3	Chase Manhattan Bank NA, New York, N.Y.	78,747,997,000	80,399,540,000	3	
4	Morgan Guaranty Trust Co., New York, N.Y.	67,395,352,000	63,540,749,000	4	
5	Manufacturers Hanover Trust Co., New York, N.Y.	62,271,005,000	62,426,652,000	5	
6	Chemical Bank, New York, N.Y.	55,489,518,000	51,232,082,000	6	
7	Bankers Trust Co., New York, N.Y.	51,180,000,000	44,142,280,000	7	
8	Security Pacific National Bank, Los Angeles, Calif.	44,850,904,000	40,149,543,000	8	
9	First National Bank, Chicago, Ill.	33,369,471,000	35,041,579,000	9	
10	Continental Illinois Nat'l Bank & Trust Co., Chicago, Ill.	30,152,159,000	30,063,705,000	10	
11	Mellon Bank NA, Pittsburgh, Pa.	25,434,329,000	24,530,492,000	11	
12	Wells Fargo Bank NA, San Francisco, Calif.	23,501,636,000	24,025,070,000	12	
13	Marine Midland Bank NA, Buffalo, N.Y.	22,450,370,000	21,677,969,000	14	+1
14	First Interstate Bank of California, Los Angeles, Calif.	20,608,479,000	20,041,590,000	15	+1
15	First National Bank, Boston, Mass.	20,190,910,000	18,367,026,000	16	+1
16	Crocker National Bank, San Francisco, Calif.	18,998,645,000	22,000,855,000	13	
17	Irving Trust Co., New York, N.Y.	18,653,207,000	16,456,773,000	17	
18	Bank of New York, New York, N.Y.	17,659,787,000	14,714,330,000	18	
19	RepublicBank Dallas NA, Dallas, Tex.	15,795,848,000	14,378,368,000	19	
20	Republic National Bank, New York, N.Y.	14,744,493,000	11,709,008,000	22	+2
21	National Bank of Detroit, Detroit, Mich.	12,974,704,000	11,867,461,000	21	
22	First Union National Bank, Charlotte, N.C.	12,655,470,000	7,177,223,000	39	+17
23	NCNB National Bank of North Carolina, Charlotte, N.C.	12,026,822,000	10,296,422,000	24	+1
24	Texas Commerce Bank NA, Houston, Tex.	11,625,165,000	12,142,159,000	20	
25	Pittsburgh National Bank, Pittsburgh, Pa.	11,025,883,000	9,116,191,000	27	+2
26	InterFirst Bank Dallas NA, Dallas, Tex.	10,881,628,000	10,652,188,000	23	
27	Southeast Bank NA, Miami, Fla.	10,608,713,000	9,544,003,000	25	
28	Seattle-First National Bank, Seattle, Wash.	9,925,229,000	8,776,352,000	28	
29	National Westminster Bank USA, New York, N.Y.	9,821,022,000	8,749,413,000	29	
30	Wachovia Bank & Trust Co. NA, Winston-Salem, N.C.	9,658,398,000	8,592,319,000	30	
31	Valley National Bank, Phoenix, Ariz.	9,643,338,000	8,532,058,000	31	
32	Sovran Bank NA, Richmond, Va.	9,442,213,000	8,148,098,000	33	+1
33	Citizens & Southern National Bank, Atlanta, Ga.	9,325,244,000	7,411,188,000	37	+4
34	First National Bank, Minneapolis, Minn.	9,259,431,000	8,318,041,000	32	
35	Union Bank, Los Angeles, Calif.	9,038,361,000	7,970,656,000	34	
36	First City National Bank, Houston, Tex.	8,367,906,000	9,495,920,000	26	
37	Citibank (South Dakota) NA, Sioux Falls, S.D.	8,355,589,000	6,619,234,000	44	+7
38	First Fidelity Bank NA, Newark, N.J.	8,225,954,000	7,161,788,000	42	+4
39	Philadelphia National Bank, Philadelphia, Pa.	8,169,393,000	7,169,777,000	41	+2
40	Rainier National Bank, Seattle, Wash.	7,761,215,000	7,270,970,000	38	
41	Connecticut Bank & Trust Co. NA, Hartford, Conn.	7,665,055,000	6,583,484,000	47	+6
42	Harris Trust & Savings Bank, Chicago, Ill.	7,628,656,000	7,767,647,000	35	
43	AmeriTrust Co. NA, Cleveland, Ohio	7,571,547,000	6,617,758,000	45	+2
44	First National Bank, Atlanta, Ga.	7,423,569,000	6,426,324,000	48	+4
45	United States National Bank, Portland, Ore.	7,386,176,000	6,596,937,000	46	+1
46	Comerica Bank-Detroit, Detroit, Mich.	7,323,882,000	7,175,234,960	40	
47	MBank Dallas NA, Dallas, Tex.	7,311,258,000	6,330,716,000	49	+2
48	Connecticut National Bank, Hartford, Conn.	7,052,142,000	6,053,504,000	51	+3
49	United Virginia Bank, Richmond, Va.	6,904,611,000	5,847,503,000	54	+5
50	Maryland National Bank, Baltimore, Md.	6,759,594,000	6,296,791,000	50	
51	Northern Trust Co., Chicago, Ill.	6,726,444,000	6,628,028,000	43	
52	Fidelity Bank NA, Malvern, Pa.	6,701,886,000	5,904,728,000	53	+1
53	European American Bank, New York, N.Y.	6,619,949,000	7,460,817,000	36	
54	State Street Bank & Trust Co., Boston, Mass.	6,575,396,000	4,677,359,000	68	+14
55	Norwest Bank Minneapolis NA, Minneapolis, Minn.	6,347,777,000	5,965,067,000	52	
56	Bank of New England NA, Boston, Mass.	6,185,225,000	5,051,714,000	65	+9
57	Huntington National Bank, Columbus, Ohio	6,158,569,000	5,511,072,000	59	+2
58	Manufacturers National Bank, Detroit, Mich.	6,127,396,000	5,536,551,000	57	
59	First Interstate Bank of Arizona NA, Phoenix, Ariz.	6,100,000,000	5,703,645,000	55	
60	Trust Company Bank, Atlanta, Ga.	5,981,699,000	3,902,850,000	82R	+22
61	Florida National Bank, Jacksonville, Fla.	5,932,886,000	5,269,650,000	61	
62	First Interstate Bank of Oregon NA, Portland, Ore.	5,792,887,000	5,529,563,000	58	
63	Fleet National Bank, Providence, R.I.	5,710,807,000	4,654,794,000	69	+6
64	First Pennsylvania Bank NA, Philadelphia, Pa.	5,692,475,000	5,361,383,000	60	
65	National City Bank, Cleveland, Ohio	5,524,549,000	5,076,095,000	64	
66	First National Bank, St. Paul, Minn.	5,469,501,000	5,555,929,000	56	
67	NCNB National Bank of Florida, Tampa, Fla.	5,464,732,000	4,574,247,000	73	+6
68	Riggs National Bank, Washington, D.C.	5,428,375,000	5,117,410,000	62	
69	California First Bank, San Francisco, Calif.	5,389,384,000	5,002,166,000	66	
70	Bank of Tokyo Trust Co., New York, N.Y.	5,379,498,000	5,085,727,000	63	
71	First Tennessee Bank NA, Memphis, Tenn.	5,235,140,000	4,647,538,000	70	
72	AmSouth Bank NA, Birmingham, Ala.	5,231,178,000	4,301,905,000	74	+2
73	Bank of Virginia, Richmond, Va.	5,100,027,000	4,072,391,000	78	+5
74	MBank Houston NA, Houston, Tex.	5,059,683,000	4,600,881,000	72	
75	Provident National Bank, Philadelphia, Pa.	4,989,885,000	4,795,086,000	67	
76	Allied Bank of Texas, Houston, Tex.	4,888,383,000	4,109,761,000	77	+1
77	Mellon Bank (East) NA, Philadelphia, Pa.	4,593,496,000	4,156,709,000	75	
78	Chase Manhattan Bank (USA) NA, Wilmington, Del.	4,519,557,000	1,957,223,923	161	+83
79	Citibank (New York State) NA, Buffalo, N.Y.	4,463,570,000	3,905,037,000	81R	+2
80	Atlantic National Bank of Florida, Jacksonville, Fla.	4,458,882,000	3,752,063,000	85R	+5
81	BancOhio National Bank, Columbus, Ohio	4,303,901,000	4,626,122,000	71	
82	Bank of Hawaii, Honolulu, Hawaii	4,294,878,000	3,739,580,000	87R	+5
83	Shawmut Bank of Boston NA, Boston, Mass.	4,285,905,000	3,478,466,000	90	+7
84	First National Bank of Maryland, Baltimore	4,195,836,000	3,837,790,000	83R	
85	South Carolina National Bank, Columbia, S.C.	4,147,282,000	3,976,647,000R	80r	
86	Banco Popular de Puerto Rico, San Juan, P.R.	4,136,418,387	3,521,833,017	89	+3
87	American Security Bank NA, Washington, D.C.	4,107,136,000	4,033,512,000	79	
88	Chase Lincoln First Bank NA, Rochester, N.Y.	4,060,776,000	4,154,750,000	76	
89	First Florida Bank NA, Tampa, Fla.	4,060,376,000	2,362,221,000	135	+46
90	Mercantile Trust Co. NA, St. Louis, Mo.	3,963,731,000	3,742,313,000	86R	
91	Arizona Bank, Phoenix, Ariz.	3,938,354,000	3,249,625,000	97	+6
92	Barnett Bank of South Florida NA, Miami, Fla.	3,932,569,000	3,046,344,000	101	+9
93	American Fletcher Nat'l Bank & Trust Co., Indianapolis, Ind.	3,929,142,000	3,470,253,000	91	
94	First Wisconsin National Bank, Milwaukee, Wis.	3,895,975,000	3,824,178,000	84R	
95	Indiana National Bank, Indianapolis, Ind.	3,807,925,000	3,343,882,000	94	
96	American National Bank & Trust Co., Chicago, Ill.	3,792,019,000	3,428,548,000	92	
97	American Bank & Trust Co., Reading, Pa.	3,759,415,000	3,071,218,000	100	+3
98	Israel Discount Bank, New York, N.Y.	3,733,190,000	3,701,521,000	88R	
99	Bank of California NA, San Francisco, Calif.	3,655,907,000	3,389,241,000	93	
100	Central Fidelity Bank NA, Richmond, Va.	3,581,984,000	2,924,631,000	104	+4

Data may not be comparable because of mergers, acquisitions, and different accounting procedures (especially Fed "Call Report" data vs "GAP" data). The 1984 figures are as reported in 1985 and have not be restated.

(r)—Assets have been revised since publication on 3/15/85. Rank is based on the revised asset figure. (R)— Revised.

Top 300 U.S. Commercial Banks in Assets

In Order of Assets December 31, 1985, Compared with December 31, 1984

Compiled by American Banker Copyright 1986

Rank 12/31/85		Assets 12/31/85	Assets 12/31/84	Rank 1984	Gain
101	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	3,578,070,000	3,205,906,000	98	
102	First National Bank, Louisville, Ky.	3,564,923,000	3,291,286,000	95	
103	Equitable Bank NA, Baltimore, Md.	3,502,928,000	3,042,844,000	102	
104	Boston Safe Deposit & Trust Co., Boston, Mass.	3,468,799,000	1,993,706,000	157	+53
105	Midlantic National Bank, Newark, N.J.	3,461,305,000	3,099,747,000	99	
106	Bank One Columbus NA, Columbus, Ohio	3,392,305,509	2,473,684,730	126	+20
107	Suburban Bank, Bethesda, Md.	3,270,277,000	2,814,436,000	105	
108	Central Bank of the South, Birmingham, Ala.	3,235,258,000	2,982,160,000	103	
109	First Interstate Bank of Washington NA, Seattle, Wash.	3,214,604,000	2,738,129,000	111	+2
110	United States Trust Co., New York, N.Y.	3,157,177,000	2,289,867,000	137	+27
111	Sun Bank NA, Orlando, Fla.	3,141,768,000	2,559,116,000	122	+11
112	Centerre Bank NA, St. Louis, Mo.	3,110,396,000	3,283,087,000	96	
113	Boatmen's National Bank, St. Louis, Mo.	3,088,368,000	1,248,665,000	230	+ 117
114	First Hawaiian Bank, Honolulu, Hawaii	3,042,660,000	2,592,973,000	119	+5
115	Morgan Bank (Delaware), Wilmington, Del.	3,020,188,000	2,771,348,000	107	
116	Lloyds Bank California, Los Angeles, Calif.	3,009,124,000	2,742,095,000	110	
117	United Jersey Bank, Hackensack, N.J.	2,956,323,000	2,583,387,000	120	+3
118	Industrial Bank of Japan Trust Co., New York, N.Y.	2,954,608,000	2,240,980,000	141	+23
119	United Bank of Denver NA, Denver, Colo.	2,918,706,000	2,631,803,000	116	
120	Sumitomo Bank of California, San Francisco, Calif.	2,906,712,000	2,752,034,498	108	
121	Texas American Bank/Fort Worth NA, Fort Worth, Tex.	2,896,939,000	2,772,858,000	106	
122	First Interstate Bank of Nevada NA, Reno, Nev.	2,875,000,000	2,683,617,000	112	
123	Idaho First National Bank, Boise, Idaho	2,869,341,000	2,597,045,000	117	
124	Deposit Guaranty National Bank, Jackson, Miss.	2,855,657,000	2,582,827,000	121	
125	Citizens & Southern National Bank, Charleston, S.C.	2,842,615,623	2,367,416,000	134	+9
126	Continental Bank, Norristown, Pa.	2,831,837,000	2,656,267,000	115	
127	Bank Leumi Trust Co., New York, N.Y.	2,822,490,000	2,666,328,984	114	
128	Branch Banking & Trust Co., Wilson, N.C.	2,763,244,000	2,382,903,000	131	+3
129	First Security Bank of Utah NA, Ogden, Utah	2,760,536,000	2,682,088,000	113	
130	Fuji Bank & Trust Co., New York, N.Y.	2,757,666,000	2,423,741,000	129	
131	First-Citizens Bank & Trust Co., Raleigh, N.C.	2,754,422,000	2,161,778,000	146	+15
132	Norstar Bank of Upstate NY, Albany, N.Y.	2,724,044,000	1,488,366,000	201	+69
133	Zions First National Bank, Salt Lake City, Utah	2,711,638,000	2,462,500,000	127	
134	Dominion Bank NA, Roanoke, Va.	2,699,386,000	2,481,274,000	125	
135	Hamilton Bank, Lancaster, Pa.	2,630,747,000	2,453,432,000	128	
136	Society National Bank, Cleveland, Ohio	2,593,716,000	2,417,607,000	130	
137	RepublicBank Houston NA, Houston, Tex.	2,556,898,000	2,289,781,000	138	+1
138	BayBank Middlesex, Burlington, Mass.	2,548,401,000	2,042,808,763	151	+13
139	Third National Bank, Nashville, Tenn.	2,538,543,000	2,192,695,000	144	+5
140	Rhode Island Hospital Trust National Bank, Providence, R.I.	2,505,111,000	2,259,071,000	139	
141	Old Kent Bank & Trust Co., Grand Rapids, Mich.	2,495,678,000	2,319,646,000	136	
142	City National Bank, Beverly Hills, Calif.	2,475,755,000	2,229,579,000	142	
143	Union Trust Co., Baltimore, Md.	2,425,880,000	1,977,710,000	159	+16
144	First Alabama Bank, Montgomery, Ala.	2,405,063,000	654,882,000	384	+ 240
145	Bank South NA, Atlanta, Ga.	2,396,414,000	2,024,784,000	152	+7
146	Merchants National Bank & Trust Co., Indianapolis, Ind.	2,384,788,000	2,249,001,000	140	
147	Liberty National Bank & Trust Co., Oklahoma City, Okla.	2,383,342,000	2,373,517,000	133	
148	SouthTrust Bank of Alabama NA, Birmingham, Ala.	2,377,513,000	1,962,654,000	160	+12
149	First American Bank of Virginia, McLean, Va.	2,377,497,000	2,000,715,000	156	+7
150	Peoples National Bank, Seattle, Wash.	2,369,713,000	2,163,491,000	145	
151	Manufacturers & Traders Trust Co., Buffalo, N.Y.	2,365,682,000	2,081,964,000	149	
152	Midlantic National Bank/North, West Paterson, N.J.	2,363,530,000	2,137,782,000	148	
153	Bankers Trust of South Carolina, Columbia, S.C.	2,353,739,000	1,912,962,000	165	+12
154	First Interstate Bank of Denver NA, Denver, Colo.	2,352,631,789	2,380,392,282	132	
155	First American National Bank, Nashville, Tenn.	2,324,209,000	2,021,235,000	153	
156	Central Trust Co. NA, Cincinnati, Ohio	2,318,742,000	1,824,225,000	172	+16
157	First National Bank of Commerce, New Orleans, La.	2,306,580,000	1,992,316,000	158	+1
158	Wilmington Trust Co., Wilmington, Del.	2,303,396,000	2,065,437,000	150	
159	Union Planters National Bank, Memphis, Tenn.	2,299,166,000	1,908,952,000	166	+7
160	Trustmark National Bank, Jackson, Miss.	2,292,854,000	1,863,512,000	170	+10
161	Hibernia National Bank, New Orleans, La.	2,287,315,000	1,721,204,000	182	+21
162	Union Trust Co., Stamford, Conn.	2,275,083,000	1,870,642,000	169	+7
163	Equibank, Pittsburgh, Pa.	2,254,019,000	2,595,817,000	118	
164	Chemical Bank (Delaware), Wilmington, Del.	2,230,874,000	2,152,120,000	147	
165	M & I Marshall & Ilsley Bank, Milwaukee, Wis.	2,226,763,000	1,904,682,000	167	+2
166	Industrial Valley Bank & Trust Co., Philadelphia, Pa.	2,222,812,000	1,945,503,000	163	
167	Fifth Third Bank, Cincinnati, Ohio	2,210,347,000	1,879,427,000	168	+1
168	First National Bank, Cincinnati, Ohio	2,197,555,000	1,949,103,000	162	
169	Toledo Trust Co., Toledo, Ohio	2,183,716,000	1,943,370,771	164	
170	Heritage Bank NA, Jamesburg, N.J.	2,180,733,000	2,013,092,000	155	
171	Whitney National Bank, New Orleans, La.	2,180,574,000	2,219,845,000	143	
172	Manufacturers Hanover Bank (Delaware), Wilmington, Del.	2,149,575,000	1,713,491,000	183	+11
173	Central National Bank, Cleveland, Ohio	2,108,957,000	2,487,148,000	123	
174	Banco de Ponce, Ponce, P.R.	2,107,928,000	1,836,896,000	171	
175	United Bank of Arizona, Phoenix, Ariz.	2,102,137,000	1,647,880,000	189	+14
176	Michigan National Bank, Detroit, Mich.	2,051,443,000	1,792,331,000	176	
177	Bank of Baltimore, Baltimore, Md.	2,036,730,000	1,654,783,000	188	+11
178	National Community Bank, Rutherford, N.J.	2,034,970,436	1,713,167,796	184	+6
179	J. Henry Schroder Bank & Trust Co., New York, N.Y.	2,034,642,000	2,015,620,000	154	
180	New Jersey National Bank, Pennington, N.J.	2,027,867,000	1,709,191,000	185	+5
181	Barclays Bank of New York NA, New York, N.Y.	2,011,894,000	1,791,294,000	177	
182	Boatmen's First National Bank, Kansas City, Mo.	2,011,440,000	1,243,017,000	233	+51
183	First National Bank & Trust Co., Oklahoma City, Okla.	2,006,710,000	2,482,653,211	124	
184	Commerce Union Bank, Nashville, Tenn.	1,956,500,000	1,777,582,000	179	
185	Mitsui Manufacturers Bank, Los Angeles, Calif.	1,929,205,000	1,780,664,000	178	
186	InterFirst Bank Austin NA, Austin, Tex.	1,913,202,000	1,820,691,000	173	
187	Frost National Bank, San Antonio, Tex.	1,912,209,000	1,807,361,000	174	
188	Union National Bank, Pittsburgh, Pa.	1,911,474,000	1,798,495,000	175	
189	Citytrust, Bridgeport, Conn.	1,910,420,000	1,522,996,000	198	+9
190	Key Bank NA, Albany, N.Y.	1,865,408,000	1,589,691,000	194	+4
191	Dauphin Deposit Bank & Trust Co., Harrisburg, Pa.	1,839,884,000	1,602,971,000	192	+1
192	Liberty National Bank & Trust Co., Louisville, Ky.	1,821,707,000	1,621,996,000	190	
193	First Jersey National Bank, Jersey City, N.J.	1,806,452,000	1,613,730,000	191	
194	Bank of Oklahoma Tulsa NA, Tulsa, Okla.	1,783,523,000	1,759,276,000	181	
195	Michigan National Bank, Lansing, Mich.	1,776,065,000	1,595,824,000	193	
196	First National Bank, Akron, Ohio	1,772,494,000	1,363,096,000	209	+13
197	Savings Banks Trust Co., New York, N.Y.	1,771,125,000	1,372,391,000	208	+11
198	First Security Bank of Idaho NA, Boise, Idaho	1,770,174,000	1,762,243,000	180	
199	Colonial Bank, Waterbury, Conn.	1,728,437,000	1,498,233,000	200	+1
200	First Fidelity Bank NA, Burlington Twp., N.J.	1,725,360,000	1,214,479,000	241	+41

Data may not be comparable because of mergers, acquisitions, and different accounting procedures (especially Fed "Call Report" data vs "GAP" data). The 1984 figures are as reported in 1985 and have not be restated.

(r)—Assets have been revised since publication on 3/15/85. Rank is based on the revised asset figure. **(R)**— Revised.

Top 300 U.S. Commercial Banks in Assets

In Order of Assets December 31, 1985, Compared with December 31, 1984

Compiled by American Banker Copyright 1986

Rank 12/31/85		Assets 12/31/85	Assets 12/31/84	Rank 1984	Gain
201	Northeastern Bank of Pennsylvania, Wilkes-Barre, Pa.	1,711,768,000	1,525,829,000	197	
202	Norstar Bank, Rochester, N.Y.	1,681,801,000	1,459,247,000	204	+2
203	Imperial Bank, Los Angeles, Calif.	1,668,826,876	1,394,973,000	207	+4
204	InterFirst Bank Fort Worth NA, Fort Worth, Tex.	1,627,629,816	1,685,415,000	186	
205	Bank One Dayton NA, Dayton, Ohio	1,620,315,000	1,300,701,000	220	+15
206	Long Island Trust Co. NA, Garden City, N.Y.	1,606,707,000	1,572,244,000	195	
207	Barnett Bank of Palm Beach Cty., West Palm Beach, Fla.	1,580,408,000	1,025,652,000	275	+68
208	United Missouri Bank of Kansas City NA, Kansas City, Mo.	1,578,756,000	1,224,822,000	237	+29
209	Sun Bank/Miami NA, Miami, Fla.	1,575,957,000	915,609,000	305	+96
210	Citizens First National Bank, Ridgewood, N.J.	1,575,238,000	1,317,502,000	215	+5
211	LaSalle National Bank, Chicago, Ill.	1,541,957,000	1,464,182,000	203	
212	Golden State Sanwa Bank, San Francisco, Calif.	1,539,119,000	1,405,459,000	206	
213	National State Bank, Elizabeth, N.J.	1,537,251,000	1,282,200,000	224	+11
214	Marine Bank NA, Milwaukee, Wis.	1,536,565,000	1,470,322,000	202	
215	Old National Bank, Spokane, Wash.	1,534,520,000	1,541,504,000	196	
216	Colorado National Bank, Denver, Colo.	1,518,352,000	1,430,199,000	205	
217	Sunwest Bank of Albuquerque NA, Albuquerque, N.M.	1,516,951,540	1,351,076,868	211	
218	National Bank of Georgia, Atlanta, Ga.	1,504,425,000	1,302,654,000	219	+1
219	Norwest Bank South Dakota NA, Sioux Falls, S.D.	1,495,105,000	1,505,331,000	199	
220	Horizon Bank NA, Morristown, N.J.	1,477,635,000	1,317,503,000	214	
221	Fourth National Bank & Trust Co., Wichita, Kan.	1,476,668,000	1,302,990,000	218	
222	Barnett Bank of Central Florida NA, Winter Park, Fla.	1,466,956,000	1,165,115,000	251	+29
223	Marquette Bank Minneapolis NA, Minneapolis, Minn.	1,466,368,000	1,341,188,000	213	
224	Norwest Bank Nebraska NA, Omaha, Neb.	1,464,644,000	758,474,000	348	+124
225	Southern National Bank, Lumberton, N.C.	1,464,086,000	1,297,753,000	221	
226	United Carolina Bank, Whiteville, N.C.	1,460,546,000	1,314,063,000	216	
227	Commerce Bank of Kansas City NA, Kansas City, Mo.	1,454,458,000	1,656,647,000	187	
228	First Virginia Bank, Falls Church, Va.	1,447,705,000	1,226,358,000	235	+7
229	Puget Sound National Bank, Tacoma, Wash.	1,439,910,000	1,270,450,000	227	
230	National Bank of Washington, Washington, D.C.	1,436,952,000	1,274,800,000	226	
231	InterFirst Bank Houston NA, Houston, Tex.	1,434,143,000	1,276,740,000	225	
232	Exchange National Bank, Chicago, Ill.	1,431,751,000	1,248,062,000	231	
233	First National Bank & Trust Co., Tulsa, Okla.	1,430,691,000	1,259,467,000	228	
234	Commonwealth National Bank, Harrisburg, Pa.	1,411,173,000	1,304,679,000	217	
235	Banco Central Corp., Hato Rey, P.R.	1,410,565,598	1,245,949,680	232	
236	Texas Commerce Bank-Austin NA, Austin, Tex.	1,404,973,990	1,363,018,251	210	
237	Central Penn National Bank, Philadelphia, Pa.	1,400,948,000	1,220,030,000	239	+2
238	Norwest Bank Des Moines NA, Des Moines, Iowa	1,400,398,000	1,342,413,000	212	
239	First Fidelity Bank NA/North Jersey, Totowa, N.J.	1,386,679,000	1,286,823,000	222	
240	Bank of Delaware, Wilmington, Del.	1,373,228,000	1,196,421,000	246	+6
241	Amalgamated Bank, New York, N.Y.	1,371,786,636	1,236,582,478	234	
242	First Bank of South Dakota NA, Sioux Falls, S.D.	1,362,383,000	1,176,497,000	248	+6
243	Louisiana National Bank, Baton Rouge, La.	1,344,937,000	1,220,896,000	238	
244	First American Bank NA, Washington, D.C.	1,337,301,000	1,107,878,000	259	+15
245	Merchants Bank NA, Allentown, Pa.	1,333,523,000	928,869,000	298	+53
246	Hibernia Bank, San Francisco, Calif.	1,330,850,000	1,146,214,313	254	+8
247	First Eastern Bank NA, Wilkes-Barre, Pa.	1,322,131,000	1,205,410,000	243	
248	First National Bank, Toms River, N.J.	1,317,829,000	1,120,205,000	256	+8
249	Central Bank of Denver, Denver, Colo.	1,312,820,000	1,286,534,000	223	
250	Barnett Bank of Jacksonville NA, Jacksonville, Fla.	1,311,455,000	1,046,683,000	269	+19
251	Bank One Cleveland NA, Cleveland, Ohio	1,306,065,349	1,120,183,000	257	+6
252	Central Bank, San Francisco, Calif.	1,301,723,000	1,201,714,000	245	
253	Pan American Bank NA, Miami, Fla.	1,301,451,000	1,044,597,000	270	+17
254	Bank of New England-West NA, Springfield, Mass.	1,293,552,000	879,280,000	315	+61
255	Bank One of Eastern Ohio NA, Youngstown, Ohio	1,284,060,000	1,181,418,000	247	
256	Commerce Bank of St. Louis County NA, Clayton, Mo.	1,271,485,000	110,762,059	2138	+1882
257	Bank of the West, San Francisco, Calif.	1,259,402,000	1,249,766,000	229	
258	Citizens Bank & Trust Co., Riverdale, Md.	1,243,661,000	1,083,046,000	260	+2
259	National Bank of Commerce, San Antonio, Tex.	1,241,068,888	1,203,876,000	244	
260	Valley Bank of Nevada, Las Vegas, Nev.	1,236,702,000	1,219,780,000	240	
261	Mitsubishi Bank of California, Los Angeles, Calif.	1,236,649,000	908,956,449	309	+48
262	Bank of New York (Delaware), Wilmington, Del.	1,227,971,609	1,007,882,097	278R	+16
263	Key Bank of Central New York, Syracuse, N.Y.	1,227,943,000	1,053,913,000	267	+4
264	UBAF Arab American Bank, New York, N.Y.	1,223,587,000	1,212,686,000	242	
265	National Bank of Commerce, Memphis, Tenn.	1,220,082,000	1,159,284,000	253	
266	Society Bank of Eastern Ohio NA, Canton, Ohio	1,213,589,000	1,080,917,000	261	
267	Omaha National Bank, Omaha, Neb.	1,213,205,000	1,129,934,000	255	
268	First National Bank, Allentown, Pa.	1,208,808,000	1,225,995,000	236	
269	Commercial National Bank, Shreveport, La.	1,197,553,000	1,169,750,000	250	
270	Trust Company of New Jersey, Jersey City, N.J.	1,184,653,000	1,059,541,000	265	
271	Citizens Commercial & Savings Bank, Flint, Mich.	1,182,185,000	1,174,629,000	249	
272	Norstar Bank of Long Island, Hempstead, N.Y.	1,175,922,000	1,038,534,000	274	+2
273	Third National Bank & Trust Co., Dayton, Ohio	1,174,235,000	1,051,332,000	268	
274	Central Carolina Bank & Trust Co. NA, Durham, N.C.	1,156,570,000	959,906,000	290	+16
275	Barclays Bank of California, San Francisco, Calif.	1,156,550,000	869,812,000	319	+44
276	First Security Nat'l Bank & Trust Co., Lexington, Ky.	1,154,298,000	1,073,777,000	264	
277	BayBank Norfolk County Trust Co., Dedham, Mass.	1,152,078,000	1,041,285,000	272	
278	Valley National Bank, Passaic, N.J.	1,151,190,000	1,074,281,000	263	
279	Princeton Bank, Princeton, N.J.	1,150,956,000	1,019,818,000	276	
280	First National Bank, Shreveport, La.	1,139,998,000	1,159,375,000	252	
281	Shawmut Worcester County Bank NA, Worcester, Mass.	1,138,220,000	1,002,406,000	280	
282	National Bank of Alaska, Anchorage, Alas.	1,124,746,000	1,041,657,000	271	
283	Maryland Bank NA, Newark, Del.	1,123,896,000	928,480,000	299	+16
284	First American Bank & Trust, North Palm Beach, Fla.	1,119,107,000	986,300,000	282	
285	Banco de Santander-Puerto Rico, Hato Rey, P.R.	1,118,294,858	1,039,500,000	273	
286	Davenport Bank & Trust Co., Davenport, Iowa	1,117,163,290	882,239,277	314	+28
287	FirsTier Bank NA, Lincoln, Neb.	1,109,697,000	979,171,000	285	
288	Daiwa Bank Trust Co., New York, N.Y.	1,096,333,000	984,288,000	283	
289	Jefferson National Bank, Charlottesville, Va.	1,095,826,000	255,747,992	870	+581
290	Mercantile-Safe Deposit & Trust Co., Baltimore, Md.	1,095,017,000	942,671,000	293	+3
291	San Diego Trust & Savings Bank, San Diego, Calif.	1,093,684,000	957,750,000	291	
292	Arlington Trust Co., Lawrence, Mass.	1,091,925,000	964,024,000	288	
293	Sun Bank/South Florida NA, Fort Lauderdale, Fla.	1,087,587,000	1,055,358,000	266	
294	Provident Bank, Cincinnati, Ohio	1,084,293,000	924,161,000	301	+7
295	Norstar Bank NA, Buffalo, N.Y.	1,078,584,037	933,120,000	296	+1
296	Security Bank & Trust Co., Southgate, Mich.	1,075,167,000	942,744,000	292	
297	First of America Bank-Detroit NA, Detroit, Mich.	1,074,346,000	937,690,000	295	
298	First Seneca Bank, Butler, Pa.	1,070,285,000	884,504,000	312	+14
299	First National Bank, Albuquerque, N.M.	1,068,044,000	900,911,000	310	+11
300	Genesee Merchants Bank & Trust Co., Flint, Mich.	1,059,560,000	999,674,000	281	

Data may not be comparable because of mergers, acquisitions, and different accounting procedures (especially Fed "Call Report" data vs "GAP" data). The 1984 figures are as reported in 1985 and have not be restated.

(r)—Assets have been revised since publication on 3/15/85. Rank is based on the revised asset figure. (R)— Revised.

Summary of Bank Survey Findings

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The Top 10 Deposit Gainers Among the Top 300 Commercial Banks

(Dollar Amounts in Millions)	Deposits 12/31/85	Deposits 12/31/84	Percent Increase	Bank Rank
1 Commerce Bank of St. Louis Cty., Clayton, Mo.	1,114.4	102.9	982.86	234
2 Jefferson National Bank, Charlottesville, Va.	959.7	228.1	320.67	274
3 First Alabama Bank, Montgomery	2,040.2	561.5	263.34	140
4 Boatmen's National Bank, St. Louis, Mo.	2,199.9	847.4	159.59	123
5 Norwest Bank Nebraska NA, Omaha	1,145.3	520.5	120.02	224
6 Norstar Bank of Upstate NY, Albany	2,439.9	1,296.1	88.25	113
7 Chase Manhattan Bank (USA) NA, Wilmington, Del.	1,293.7	709.0	82.46	212
8 Boston Safe Deposit & Trust Co.	3,008.2	1,655.5	81.71	88
9 First Florida Bank NA, Tampa, Fla.	3,293.6	1,853.5	77.70	80
10 Sun Bank/Miami NA	1,316.3	778.4	69.11	208

The 10 Largest Deposit Losers Among the Top 300 Commercial Banks

(Dollar Amounts in Millions)	Deposits 12/31/85	Deposits 12/31/84	Percent Decrease	Bank Rank
1 Citibank (South Dakota) NA, Sioux Falls	2,054.9	2,757.9	25.49	135
2 First National Bank & Trust Co., Oklahoma City	1,344.5	1,681.9	20.06	199
3 European American Bank, New York	4,759.4	5,828.1	18.34	55
4 Equibank, Pittsburgh	1,881.7	2,281.1	17.51	147
5 Crocker National Bank, San Francisco	15,130.2	18,088.6	16.35	14
6 Centerre Bank NA, St. Louis, Mo.	1,924.9	2,241.1	14.11	143
7 Central National Bank, Cleveland	1,498.3	1,743.1	14.04	187
8 First City National Bank, Houston	5,535.8	6,060.9	8.66	42
9 Mellon Bank NA, Pittsburgh	13,778.1	15,002.3	8.16	16
10 Union Planters National Bank, Memphis	1,323.4	1,419.3	6.76	206

State Totals of the Top 300 Commercial Banks

No. of Banks		Total Deposits
4	Alabama	$9,691,235,000
1	Alaska	$891,309,000
4	Arizona	18,426,440,000
21	California	205,734,143,070
4	Colorado	5,872,761,718
5	Connecticut	16,558,699,000
6	Delaware	7,956,537,000
4	District of Columbia	9,835,651,000
14	Florida	38,336,923,000
5	Georgia	17,346,197,000
2	Hawaii	6,505,966,000
2	Idaho	3,733,153,000
7	Illinois	57,760,910,000
4	Indiana	8,462,473,653
1	Iowa	1,031,529,000
1	Kansas	1,089,172,000
3	Kentucky	6,330,315,000
6	Louisiana	8,214,869,018
1	Maine	924,672,438
8	Maryland	18,581,536,032
10	Massachusetts	35,480,428,749
9	Michigan	27,330,535,000
4	Minnesota	13,873,907,000
2	Mississippi	3,874,905,457
7	Missouri	11,490,766,000
2	Nebraska	2,083,417,000
2	Nevada	3,289,163,124
17	New Jersey	30,829,754,487
1	New Mexico	1,267,294,711
33	New York	414,188,978,069
8	North Carolina	30,582,191,000
18	Ohio	36,585,861,142
4	Oklahoma	5,751,691,000
3	Oregon	10,050,474,000
23	Pennsylvania	65,424,118,522
4	Puerto Rico	7,304,333,210
2	Rhode Island	5,819,517,000
4	South Carolina	7,927,492,855
3	South Dakota	4,367,752,000
6	Tennessee	11,663,666,000
16	Texas	53,985,549,009
2	Utah	4,323,012,000
8	Virginia	25,370,660,000
6	Washington	20,531,351,000
3	Wisconsin	5,530,555,000
	Totals for Top 300 Banks	$1,282,211,865,264

Comparison of Top Banks' Deposit Totals

By Groups, as of December 31, 1985, Compared with Previous Years

U.S. Banks' Deposits	12/31/85	12/31/84	12/31/80	12/31/75	12/31/70	12/31/65
Top 10	473,603,973,000	452,380,029,000	420,907,391,000	256,052,629,037	126,195,417,703	75,405,204,346
Top 25	653,889,100,000	622,709,024,000	565,575,179,816	340,247,013,573	176,216,290,596	107,255,073,084
Top 50	804,291,688,000	758,894,548,111	659,490,311,939	399,981,699,789	213,986,458,681	132,296,637,137
Top 100	984,658,340,412	922,176,911,610	759,730,492,039	461,006,495,233	255,693,371,152	160,782,537,295
Top200	1,175,306,238,835	1,090,537,810,369	864,298,820,563	528,354,528,436	300,370,439,821	191,534,427,136
Top 300	1,282,211,865,264	1,184,807,979,195	923,193,028,707	566,136,238,170	324,308,997,030	208,192,426,631
All Other Commercial Banks	829,688,134,736[1]	762,292,695,379	560,244,871,432	352,998,401,769	204,973,915,688	131,970,379,501
All Commercials	2,111,900,000,000[1]	1,944,859,674,574	1,483,437,890,139	919,134,639,939	529,282,912,718	340,162,808,132
All Savings Banks	185,943,500,000	182,800,000,000R	154,200,000,000	109,900,000,000	71,580,000,000	52,476,000,000
All Banks	2,297,843,500,000[1]	2,127,659,674,574	1,637,637,890,139	1,029,034,639,939	600,862,912,718	392,638,808,132
Number of Banks[2]	15,652[3]	15,484[4]	15,155	15,109	14,180	14,309

Deposit data for commercial banks compiled by American Banker in conjunction with R.L. Polk & Co. from bank statements and replies to questionnaire. Deposit data for savings banks are from National Council of Savings Institutions.
([1])—Estimated by American Banker. ([2])—The number of banks is the sum of commercial banks plus savings banks. The number of commercial banks was provided by the Federal Deposit Insurance Corporation and include all commercial banks, both insured and uninsured. The number of savings banks was provided by the National Council of Savings Institutions. ([3])—The 1985 figure includes 15,282 commercial banks and 370 savings banks. ([4])—The 1984 figure includes 15,101 commercial banks and 383 savings banks. (R)— Revised since publication on 3/15/85.

A Comparison of Equity Capital At the Top 300 U.S. Banks in Deposits

Dec. 31, 1985 Compared With Dec. 31, 1984

	Equity Capital 12/31/85	Equity Capital 12/31/84	% Change
Top 100 Banks	70,507,654,088	63,844,650,708	+10.4
Second 100 Banks	14,945,899,734	12,605,577,115	+18.6
Third 100 Banks	8,526,635,760	7,225,913,865	+18.0
Total for Top 300 Banks	93,980,189,582	83,676,141,688	+12.3

Equity capital is the sum of perpetual preferred stock, common stock, surplus, and undivided profits and capital reserves. In addition, for large banks, equity capital includes the cumulative foreign currency translation adjustments. The 1985 figures are for the top 300 banks in deposits on 12/31/85. The 1984 figures are for the top 300 banks in deposits on 12/31/84.
Source of Data: Data were compiled by American Banker, working in conjunction with R.L. Polk & Co., Nashville, Tenn.

Total Deposits at Deposit-Taking Institutions

Dec. 31, 1985 Compared With Dec. 31, 1984

(Dollar Amounts in Billions)

Type of Institution	Date	Number of Institutions	Total Deposits
Commercial Banks (a)	12/31/85	15,101	$2,111.9
	12/31/84	15,282	$1,944.9
		—181	+ 8.6%
Savings and Loan Associations (b)	12/31/85	3,244	$752.1
	12/31/84	3,391	$724.3
		—147	+ 3.8%
Savings Banks (c)	12/31/85	370	$185.9
	12/31/84	383	182.8
		—13	+ 1.7%
Credit Unions (d)	12/31/85	17,877	$126.6
	12/31/84	18,515	$102.6
		—638	+23.4%
All Deposit-Taking Institutions	12/31/85	36,592	$3,176.5
	12/31/84	37,571	$2,954.6
		-979	+ 7.5%

(a)—The number of commercial banks provided by the Federal Deposit Insurance Corp., Washington, D.C. The total deposits for all commercial banks for 12/31/85 are estimated by American Banker. The 12/31/84 deposit figures are from R.L. Polk & Co.'s calculation of total deposits of all commercial and savings banks. American Banker has subtracted out the savings bank component of that total. (b)—All savings and loan association data were taken from publically available data provided by the Federal Home Loan Bank Board, Washington, D.C. (c)— All savings bank data provided by the National Council of Savings Institutions, Washington, D.C. (d)—All credit union data provided by Credit Union National Association, Madison, Wisconsin.

Survey . . .

Continued from Page 1

Assets increased 131% in 1985, totaling $4.51 billion on Dec. 31, up from $1.96 billion a year earlier. The bank moved up 83 places in the asset rankings to No. 78.

The bank reported $39.9 million in net income last year, up 4.2% from $38.3 million in 1984. Its return on average assets was 1.42% in 1985.

Deposits Up 82% at Boston Safe

Boston Safe Deposit and Trust Co., which has been the fastest growing among the top 300 banks over the last five years, moved up 62 places in rank in 1985 to No. 88 as deposits increased to $3 billion, up 82%.

The bank's deposits increased more than 20-fold between yearend 1980 and yearend 1985, a sharp rise that coincides with the acquisition of the bank's parent, the Boston Company Inc., by Shearson/American Express in 1981. Deposits increased 166% to $377.6 million in 1981, moving Boston Safe up 547 places in rank to No. 416. A No. 400 ranking followed in 1982 as deposits increased 13.8% to $429.7 million. A 205% deposit gain in 1983, to $1.31 billion, gave Boston Safe the No. 163 ranking, and a 26.3% rise in 1984 pushed deposits up to $1.66 billion and the bank's ranking to No. 150.

The bank began offering money market deposit accounts for Shearson/American Express clients in 1983. In an interview with the *American Banker* in March of that year, James N. von Germeten, the bank's chairman and chief executive officer, said that corresponding with the increase in deposit-taking would be an expansion of high-net-worth personal loans, including mortgage loans, to the company's existing trust clients and potential customers in New England.

Over the 18-month period ending Dec. 31, 1985, total loans have increased 449%, to $1.48 billion from $269 million. At yearend, loans secured by real estate totaled $1.18 billion and consumer loans totaled $288.7 million.

Of the bank's $3 billion in deposits on Dec. 31, 1985, $1.2 billion, or 40%, were money market deposit accounts. Large-denomination certificates of deposit totaled $1.04 billion, or 34.5% of total deposits, and IRA deposits totaled $25.5 million, or 0.8% of total deposits.

Boston Safe was very profitable in 1985, reporting $52.8 million in net income and a return on average assets of 1.84%.

An Exception Among Deposit Losers

While most of the major deposit losers last year had experienced loan difficulties or problems in their local economies in recent years, there was one major exception. The bank that posted the largest decline, Citibank (South Dakota) NA, Sioux Falls, apparently had decided to seek alternative funding sources.

Deposits decreased 25.5% at Citibank (South Dakota), a Citicorp subsidiary that handles credit card operations, falling from $2.76 billion at yearend 1984 to $2.05 billion at yearend 1985. Its ranking dropped from No. 87 in deposits to No. 135.

Its assets, however, totaled $8.36 billion at yearend, up 26.2% from $6.62 billion a year earlier. The bank now ranks No. 37 in assets, up seven places from a year earlier.

The bank was established Feb. 19, 1981. It earned $155.2 million last year, up 0.8% from $153.9 million in 1984. The bank had a return on average assets of 2.06% last year.

The second largest decline in deposits was posted by First National Bank & Trust Co. of Oklahoma City. Its deposits fell 20% last year, to $1.34 billion from $1.68 billion, and the bank fell 26 places in rank to No. 199. The First Oklahoma Bancorp. subsidiary has had a steady decline in deposits since yearend 1982, when its deposits totaled $2.26 billion and it ranked 81st nationally. Over the last three years, deposits have declined 40.5%.

Hurt by problems with the energy-related Oklahoma economy, the bank lost $15.2 million in 1984 and $50.3 million last year.

European American Deposits Off 18.3%

The third largest decline was posted by European American Bank in New York. Its deposits were down $1.1 billion, or 18.3%, to $4.8 billion, and it fell 22 places in rank to No. 55. A spokesman for the bank said that $842 million of the total decline, about 85%, came from a decrease in the bank's foreign office deposits.

European American is a "consortium bank" owned by six European banking firms. It is shifting its major business emphasis from an international to a more regional market concentrated in the Long Island/New York City area. Foreign office deposits were not consistent with the new regional focus, the spokesman explained, adding that most of them were let go to EAB's shareholder institutions. The bank's holding company, European American Bancorp., last year earned $20.7 million in net income, compared with a loss of $132.8 million in 1984.

Equibank in Pittsburgh had the fourth largest deposit decline, falling 17.5% to $1.88 billion. The bank is a subsidiary of Equimark Corp., which lost $11 million in 1983 and $31.6 million in 1984. Equimark reported net income of $7.9 million last year, but that included an extraordinary income tax benefit of $2.5 million, a $23.5 million after-tax gain on the sale of 19 Equibank branches, and $5.7 million from the sale of its mortgage servicing operations.

Crocker National Bank, San Francisco, which experienced substantial problems in its real estate loan portfolio over the last few years, had the fifth largest deposit decline, dropping 16.35% to $15.1 billion.

The bank's holding company, Crocker National Corp., lost $10 million in 1983 and $324 million in 1984 before turning a profit of $38 million last year. Midland Bank PLC of London sold the Crocker National Corp. to Wells Fargo & Co., San Francisco, for $1.08 billion in February.

Other Survey Findings

American Banker, working in conjunction with R.L. Polk & Co., a Nashville-based publisher of banking directories, surveyed the nation's top 7,000 banks in deposits to rank the top 300 banks today. Listed below are some of the more important findings of this survey:

- Total deposits of the top 300 banks were up 8.56%, to $1,282 billion.
- The top 300 banks held 60.7% of all commercial bank deposits, down from 60.9% a year earlier.
- The share of the top 300 banks' deposits held by the 25 largest banks fell to 51% last year, down from 52.6% in 1984, and well below the record 61.3% in 1980. The 51% share is the smallest since 1960, when the top 25 held 50.3% of the total deposits of the top 300 banks. The growth of regional banks and problems experienced at several of the large banks over the last three years are the main reasons for the decline.
- Total equity capital of the top 300 banks in deposits was up 12.3% last year to $93.98 billion. The yearend equity-to-assets ratio for the top 300 banks in deposits was 5.33%, up 12 basis points from 5.21% at yearend 1984.
- The total assets of the top 300 banks in assets were up 9.78%, to $1.764 trillion. ■

American Banker

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Kentucky Firm Launches Investment Sales Unit

Special to the American Banker

LOUISVILLE, Ky. — Capital Holding Corp. has established an affiliate to sell guaranteed-interest contracts and other insurance and investment programs.

It also plans to test new markets with the firm, including the Far East. The affiliate, Capital Initiatives Corp., has about 20 employees.

Capital Initiatives was formed about three years ago as a group within Capital Holding developing special markets. As part of that effort, it began marketing indexed guaranteed-interest contracts, which are investments with a return tied to a long-term bond index and are sold primarily to pension funds through bank trust departments.

More than $600 million has been invested in Capital Holding's indexed guaranteed-interest contracts since late 1982. Other investments of that type are to be introduced later this year, Capital Initiatives said.

Martin H. Ruby, former vice president of market development for Capital Holding, has been named president and chief executive of Capital Initiatives. Other officers include John Lindholm, senior vice president, and Daniel O. Van Wormer, vice president and chief administrative officer. Both had been with Capital Holding.

Capital Holding, based in Louisville, has more than $6 billion in assets and $42.2 billion of life insurance in force. ■

Going places. Look for
EXECUTIVE CHANGES
a daily feature in
American Banker

Dear Reader, How Are We Doing?

The American Banker wants very much to make sure its statistical listings for the financial services industry meet your information needs. So would you spend a moment to give us some feedback on the **American Banker Ranks the Top 300 Banks** survey that appears in today's edition? Over the past year we have incorporated many of your suggestions to provide more meaningful information. Please return this questionnaire to L. Michael Cacace, Statistical Chief, American Banker, One State Street Plaza, New York, N.Y. 10004 (212) 943-4836.

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MERGERS AND ACQUISITIONS AT THE TOP 300 — PAGE 21

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Big Banks' Off-Balance-Sheet Items Top $904 Billion

By JOHN P. FORDE

NEW YORK — The nation's five largest bank holding companies had $909.3 billion in off-balance-sheet financing commitments — more than 1.5 times their combined total assets and 37 times their stockholders' equity — at yearend 1985, according to figures in their annual reports.

Based on yearend figures, Citicorp had the largest amount of off-balance-sheet financing of the top five banking firms, with $336.1 billion, compared with $180.8 billion at BankAmerica Corp., $137.9 billion at Chase Manhattan Corp., $118.5 billion at Manufacturers Hanover Corp., and $136 billion at J.P. Morgan & Co.

Off-balance-sheet risk has traditionally included commitments to extend credit for which banks receive fee income. Because the loans are not actually in effect until the commitments are

➡ Annual Reports: Page 31

Top Banks' Off-Balance Sheet Commitments

Yearend 1985, in billions of dollars

Type of Liability	Citicorp	Bank-America	Chase Manhattan	Manuf. Hanover	Morgan Guaranty
Loan commitments	$34.4	$49.1	$27.9	$23.8	$24.4
Standby Letters of credit	15.9	13.2	11.5	11.1	9.0
Others		2.2	2.5	1.8	.7
Municipal Bond insurance	29.1				
Interest Rate Swaps:					
Notional Amount	36.4	7.0	10.0	22.6	21.6
Estimated Risk	NA	NA	.270	NA	1.2
Commitments related to:					
Futures, options, money market instr.	38.3	5.6	3.6	8.6	6.7
Foreign currency sales or purchases	167.5	101.8	80.9	46.0	65.7
Leases	1.2	1.9	1.4	1.0	.8
Collateral	13.3			3.6	7.1
Total Off-Balance Sheet Commitments	336.1	180.8	137.9	118.5	136.0
Total Assets	173.6	118.5	87.7	76.5	69.4
Total Shareholders Equity	7.8	4.5	3.8	3.5	4.4

Standby letters of credit do not include letters either secured by marketable securities or which have been participated out to other institutions.

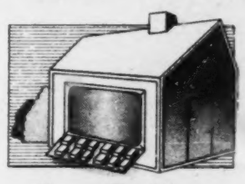
Source: Annual Reports

Despite Fledgling Industry's Casualties, Others Plow Ahead in Videotex Business

By MICHAEL WEINSTEIN

NEW YORK — The latest casualty of the videotex industry — the second one in less than a month — shows that the fledgling business still faces serious hurdles in its efforts to grow up.

But even after Knight-Ridder Newspapers Inc. announced earlier this week that it will shut down its Viewtron videotex operation, other industry participants vowed to forge ahead.



Home Banking

Supporters of videotex — a two-way communications system that provides an array of information and services to computer terminals in homes or offices — have touted the technology as the purveyor of a bold, new future. Videotex, so the argument goes, lets consumers read the news, order their groceries, balance their checkbooks, and buy theater tickets all from the comfort of their living room sofa.

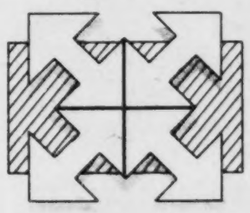
But after several years of expensive experimentation, videotex remains largely a technology in search of a market. And this uncertainty poses questions for banks

➡ Videotex: Page 8

Deposit Gain Through Mergers Drops

By L. MICHAEL CACACE

NEW YORK — Acquisition of deposits through mergers dropped almost 25% last year at the top 300 commercial banks, although merger activity among their holding companies reached record proportions.



Mergers,Acquisitions

The apparent paradox is easily explained. In previous years, most mergers between holding companies were intrastate, with the lead bank of the surviving company usually acquiring the deposits of the banking affiliates of the merged company. Over the last six months of 1985, however, the most significant mergers were interstate deals. These mergers greatly changed the size of the holding companies, but the lead banks were unaffected. In addition, in several large intrastate mergers the lead bank of the survivor did not acquire the deposits of the merged company.

These are some of the findings of the *American Banker's* third annual survey, published today, of mergers, acquisitions, and title and location changes among the top 300 banks in the nation. Partial acquisitions, such as branch purchases, are included in the listing. In addition, the survey has been expanded this year to include holding company acquisitions in which the lead banks were not affected.

Among the top 300 commercial banks in 1985, 45 acquired a total of 137 other banks with combined deposits of $16.5 billion. Deposits acquired through mergers accounted for 17% of the $97.4 billion deposit gain posted by the top 300. In 1984, 68 banks in the top 300 acquired 150 other banks with $22.2 billion in deposits, accounting for 28.2% of the top 300's $72.4 billion deposit gain.

Eleven major mergers between

➡ Mergers: Page 19

Top 5 Banks in Acquired Deposits

Rank 1985		Deposits Acq. Thru Mergers
1	First Union National Bank.....	2,251
2	First Alabama Bank	1,496
3	First Florida Bank NA	1,457
4	Boatmen's National Bank.....	1,092
5	Commerce Bk-St. Louis Cty..	920

Figures in millions of dollars

2 Possible Buyers Eye MH Mortgage

By MIKE CARROLL

NEW YORK — Fireman's Fund Insurance Cos. and Ford Motor Credit Co. have expressed interest in acquiring the Manufacturers Hanover Corp.'s mortgage banking subsidiary, according to knowledgeable sources. The unit, Manufacturers Hanover Mortgage Corp., based in Farmington Hills, Mich., is the third largest mortgage company — and the largest bank-owned mortgage company — in the country.

Officials at Fireman's Fund, Ford, and Manufacturers Hanover all declined to comment on the reports. But investment banking sources said they believed that so far Fireman's Fund appeared to have the inside

➡ MH Mortgage: Page 30

In touch with Tennessee's future

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